DOCUMENT RESUME

ED 281 004 CE 046 820

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TITLE Small Business Consortium: Research Project in Vocational Education. Final Report.

INSTITUTION Bellevue Community Coll. Wash.

SPONS AGENCY Washington Research Coordinating Unit for Vocational Education, Olympia.; Washington State Commission for Vocational Education, Olympia.
PUB DATE 29 Oct 86
NOTE 83p.; Prepared jointly with the King County Small Business Consortium Planning Group.
PUB TYPE Reports - Research/Technical (143)

EDRS PRICE MF01/PC04 Plus Postage.
DESCRIPTORS *Consortia; *Cooperative Planning; *Cooperative Programs; Educational Cooperation; Educational Needs; Educational Planning; Institutional Cooperation; *School Business Relationship; Shared Resources and Services; *Small Businesses; Two Year Colleges; Vocational Schools
IDENTIFIERS *Washington (King County)

ABSTRACT

Five community colleges and two vocational technical institutes located in King County, Washington, together with the Washington State Department of Employment Security, undertook a research project to (1) collect nationally available information on current research and successful practices in assistance to small businesses; (2) conduct a survey of local King County resources for small businesses; and (3) develop a pilot plan for working together to improve services to small business. Two consultants worked with the consortium and a 12-member business advisory board during a five-month period on these objectives. At project's end, consortium members had information on the reasons for small business failure; reviews of 28 model programs and in-depth reports on 3 of them; a survey of the educational programs offered for small businesses by all of the state-supported community colleges and vocational schools in the county; and reference manuals of local and state/national resources. Finally, the consultants recommended six goals toward which the consortium can work during the next two years. The consortium is planning a project that will include development of a joint core curriculum of intensive courses for small businesses, research to provide information for small businesses in the county, and forging links with other organizations serving small businesses. (Following an 11-page narrative, appendixes include information on the recruitment and services of consultants, an annotated bibliography on small business training needs and causes of failure, a survey of model training programs, a summary of institutional offerings for small businesses, and the consortium mission statement and membership.) (KC)

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ED281004

Final Report

Project No. 86-IMP(068)NZ

Small Business Consortium

Research Project in Vocational Education
Conducted Under
Public Law 94-482

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ABSTRACT

SMALL BUSINESS CONSORTIUM PROJECT

August 22, 1986

Five community colleges and two vocational technical institutes located in King County* together with the Washington State Department of Employment Security undertook a research project to

(1) collect nationally available information on current research and successful practices in assistance to small businesses;
(2) conduct a survey of local King County resources for small businesses, including classes and other resources and
(3) develop a pilot plan for these colleges and vocational technical institutes to work together to improve services to small business.

Two consultants worked with the consortium and a 12 member business advisory board over a five month period on the above objectives. At project's end Consortium members had (1) information on the reasons for small business failure; (2) reviews of 28 model programs from across the country with three outlined in depth; (3) a survey of the educational programs offered for small businesses by all of the state-supported community colleges and VTI's in King County; (4) a reference manual developed by the consultants which outlines resources for small businesses in King County; and (5) copies of three other manuals listing local, state and/or national resources.

Finally, the consultants recommended six goals on which the Consortium could work over the next two years, with some organizational and budgetary options for accomplishing those goals. As of this report, the Consortium is preparing a summary of the project they wish to undertake over the next 18 months together with a budget. The primary objectives of the project will include (1) development and implementation of a joint core curriculum of intensive courses for small businesses, (2) research to provide useful information on locations, types and needs of small businesses in King County, and (3) forging linkages with other organizations serving small businesses or interested in economic development and joint marketing.

At present four community colleges and two vocational technical institutes are committed to a contribution of $2000 plus in-kind support during the present fiscal year to get the project underway. Further funding from other resources will be sought to enable the project to continue. It is expected that the Consortium relationship will be formalized in October of 1986.

* Bellevue CC, Green River CC, Highline CC, Lake Washington VTI, North Seattle CC, Renton VTI, Shoreline CC

THE PROBLEM

Small business is currently recognized as one of the most important forces in economic development, both nationally and in our state economy.. Seven out of ten workers in King County are employed by small businesses and small businesses are forming at a higher rate than ever before. But as we stated in our original application, even though business formation is at an all time high, so is the rate of failure.

The literature review during this project clearly documents this high rate of failure and suggests both some of the reasons for it and some possible ways to address it. With "lack of management expertise" cited as one of the most frequent causes of business failure, it has seemed clear that education in better management practices should help reduce the failure rate. Other causes such as "inadequate financing" have led different agencies and institutions to respond according to their expertise and/or mission.

While there has been considerable attention paid to this problem over the last three years, the problem has been mostly worked by individual agencies, institutions and organizations. For the potential or operating small business person help is still fragmented and difficult to find. Resources are often in different locations around the County, few of these resources are cognizant of what other organizations are doing, and getting answers and assistance requires considerable patience, skill, fortitude and time from the small business person. Our project consultants were unable to find a local study which indicates the causes of failure or the training needs for King County businesses. Further, they found that locally and nationally there is little agreement on what business failure or success is.

Each of the participants in this project has undertaken some response to the stated need for assistance to small business. Each has also expressed the feeling that they could be doing better, that the small business "market" is a difficult one to reach, and that information to assist them in helping the small business person is often difficult to find or not available in a helpful form. Each has also experienced the feeling that while there seem to be many seeking to help small businesses, there is no coordinated effort or even an overall picture of those resources in the individual communities.

It is this combined sense of the need to provide assistance to small businesses and the need to coordinate and make more visible the resources available to small business that brought about this project.

OBJECTIVES OF THE PROJECT

The project had three primary objectives, as were outlined in our application:

(1) To develop a pool of current research and information about small business training needs and about model programs which appear to be improving the success rate of small businesses;

(2) To conduct a survey of current local services, classes and other resources for small businesses, including those offered by the institutions participating in the project as well as those offered by agencies such as Chambers of Commerce, state agencies, and the SBA;

(3) To develop a pilot plan for an effective delivery system of small business training and services including administrative structure, marketing plan and a clearinghouse and information network for small businesses.

Underlying all of these objectives was the question of whether the participating institutions could more effectively address the needs of small businesses in King County by working together, and further whether the benefits of working together would be sufficient to outweigh the problems that might come in trying to coordinate the efforts of these institutions.

The outcome desired by each member was

(1) to have a better base of information about small business needs and current resources, both nationally and in King County, in order to improve their current efforts;

(2) to have goals, a structure and a budget for continued efforts of the Consortium plus the benefits and pitfalls outlined and discussed, so that they could determine whether they wanted to support the effort beyond the exploratory phase of the project.

In October 1985, after determining that the institutions were interested in jointly exploring what they could do to improve services to small business, a group of representatives (in general, one from each institution) met several times to develop goals and objectives and a budget proposal. An overall goal (to create a Consortium to deliver an effective, area-wide curriculum targeted to small business owners and employees) and eight objectives (which gradually were refined into the three objectives outlined above) were agreed upon. The budget developed to support the goals made it clear that resources beyond what the institutions would be able to provide would have to be sought.

In November, upon agreement by the majority of the institutions to proceed, the Consortium obtained letters of agreement and a contribution of $1000 from each participating institution. Bellevue Community College agreed to act as fiscal agent for the Consortium. At this point, two institutions, South Seattle and Seattle Central Community Colleges, withdrew from the project due to budgetary and philosophical concerns.

Also in November a proposal to obtain additional funding support from the Council on Vocational Education was developed by a small group from among the representatives, with assistance from grant writers at two of the institutions. Through that process the goals for the project were clarified and a timeline developed. It was also agreed that to accomplish the goals within a reasonable time, it would be necessary to hire an outside consultant to carry out the research and develop proposals for the group.

In December and January, while waiting for word from the CVE on funding, the group develop two alternative budgets for the project, one based on receiving funds from the CVE and the other based on just the contributions from the institutions. An RFP for consultant services was also prepared and written in a manner to allow it to be negotiated within either budget. The RFP was sent out in early February with a February 27 due date for responses.(see appendix A)

It was not until after the RFP had been sent out that word came from the CVE that the project would receive some funding. Thus, when proposals were reviewed and the decision on the consultant made in early March, the full budget was known. Nineteen proposals were reviewed by a team from the Consortium. Six finalists were interviewed, and the team of Betty Konarski and Harriet Stephenson was hired.

Over the next four months of the project, the team of consultants met at least 10 times with all or parts of the Consortium group, to clarify goals, present findings, adjust direction and receive input. To facilitate the process, an Executive Committee of three was formed from the Consortium to meet with the consultants as needed, and the representative from Bellevue Community College took the lead in serving as a key contact person for both the consultants and the CVE.

The following are highlights of that process:

(1) An initial meeting with the entire group was held to clarify the goals, come to agreement on how the consultants would proceed and how they would work with the group (it was here the Executive Committee was formed); the consultants developed a timeline and shared it with the group.

(2) The Bellevue Community College representative drafted a formal agreement with the consultants, which was clarified and adjusted in a meeting with them (see appendix C);

(3) On May 13, approximately one month into the project, the consultants shared a bibliography of the readings they had done on small business failure and on model programs, and suggested which of the models they wanted to pursue in greater depth. (see appendixes D and E) They also gave to the group an instrument to collect data about the individual institutional offerings for small business. (Appendix F) Lastly they provided each member with a 107 page manual they had developed of small business resources available in King County, plus copies of three other resources they felt were essential for someone working with small businesses. (Copies on file at each institution - contact Kae Hutchison at BCC for review)

(4) During May, the consultants and the group worked together to form an advisory committee. It was agreed that the committee should have the dual purpose of reviewing the project findings and purposes and providing linkages and support for the County wide networking goals of the project. Members were chosen who were either small businesses themselves or worked with small businesses. Of the 14 who finally agreed to participate, 11 actually did participate in two meetings. (see appendix G for list)

(5) On June 3, the advisory board met for the first time, was given an overview of the project goals and findings to date, including the preferred models nationwide. Their input was solicited - generally supportive of the effort, cautionary in terms of expectations and the ability to work together. Following departure of the advisory board, the Consortium members met to discuss with the consultants the opportunities, benefits, and barriers to the Consortium's continuance - providing important input to the consultants for their final proposal.

(6) On June 30, the consultants met again with the advisory board and the Consortium. A summary of the survey of offerings at the institutions was provided to each Consortium member. The results of the project to date were reviewed for the Advisory committee, and a proposal for what and how the Consortium might continue was presented. The Advisory board was asked to prioritize the elements they would like the Consortium to pursue. After the Advisory committee departed, the Consortium also prioritized the elements they wanted included in the final proposal by the consultants. The advisory committee and consortium priorities were in close agreement. A possible mission statement for the consortium was also developed. (see appendix H)

(7) On July 15, the consultants presented their final recommendations to the Consortium, attractively bound and containing six goals, with strategies to accomplish those goals, and three possible organizational options for the Consortium. Projected budgets, possible membership in an Advisory Council to the Consortium and research possibilities were also outlined. The Consortium was impressed with how well the consultants had incorporated their hopes and concerns. In a brief meeting following departure of the consultants, the Consortium members agreed they wished to pursue the continuance of the Consortium based on the goals and guidelines in the Consultants' report. Members were to return to their institutions for feedback and meet in late August.

(8) In late August, members indicated basic support but insufficient time for institutional response. There was also need for a more specific outline of the proposed project the group wished to undertake and the budget implications for each institution.

(9) As of this report, a budget, a summary of benefits and an outline of the proposed project, in order to talk to possible funding agencies and to groups within our institutions. Our next meeting is scheduled September 18. Our goal is to have the Consortium formed by early October and an executive director hired by mid-November.

RESULTS AND ACCOMPLISHMENTS

An important result of this project is that those involved in the small business efforts at nine area institutions have gotten to know each other, some for a shorter period of time because they did not participate in the full project, others over nearly a year. Many had not met each other, particularly the VTI and Community College representatives. Even if the Consortium is unable to continue as it would like to, there is a better understanding of the aims of the institutions involved, and a much greater likelihood that these people will converse with each other.

In terms of the goals of the project, the most significant result is that the consultants and Consortium members were able to develop a proposal for continuance of the group which the group is willing to support. The apprehension that this would not be so has been a factor since the start of the project, and it is a testimony to the skills of the consultants that they were able to listen well to both the group and the business community and come up with a workable proposal.

Lastly, a number of documents prepared or obtained by the consultants for each Consortium member have been mentioned in the narrative. The objective was to provide each institution with the materials necessary to provide referrals to resources for small business people, as well as to provide a picture of what was going on regionally and nationally. A summary of those documents is included here:

(1) Annotated bibliography of small business training needs and causes for failure - prepared by consultants; (appendix D)
(2) Survey of Model Programs for Small Business Training - prepared by consultants; (appendix E)
(3) Small Business Consortium Develop Project Questionnaire Results - prepared by consultants; (appendix F)
(4) Annotated King County Small Business Resource Guide with Selected State and National Listings - prepared by consultants (material was also given to us on computer disks so it can be updated and reissued by the Consortium;)
(5) The Small Business Resource Guide, published by the Center for Entrepreneurial Management, 29 Greene Street, New York, NY 10013, (212) 925-7304;
(6) The Director: A Guide to Providers of Business Services, published by Seattle/King County Economic Development Council;
(7) The Small Business Resource Guide, published for AT&T by Braddock Publications, Inc., 1001 Connecticut Avenue, Northwest, Washington DC 20036, (202) 296-1317;
(8) Washington State Economic Development Assistance Guide (a one page sheet published in October 1985;)
(9) Increasing the Success Rate of Small Businesses in King County - a Consortium Approach - the final report prepared by the consultants.

CONCLUSIONS

Consortium members feel the benefits obtained to date have been worth the staff time and monetary contributions given to the project. Lake Washington VTI is using the project research to identify model programs across the country to which they will send a staff member. A partnership effort between the two VTI's has been started as a result of the contacts made in the work on the project. Green River Community College has used the resource manuals to give information to small business callers. Highline Community College will make the resources obtained through the project the core of a library of resources for their new Small Business Center. Bellevue Community College has used the resource directory to obtain information for planning small business services for their district. All have indicated the resources will form the basis of a library of resource information for small businesses.

All of the institutions have also indicated a much greater awareness of the partnership possibilities and of the differences between institutions that must be worked out for this or any other partnership to succeed.

The group's conclusion is that the benefits which can be obtained by our working together outweigh the problems we will have to overcome in order to do this successfully. Thus we have agreed to proceed with the formation of a Consortium, to contribute both money and staff time to working towards the objectives recommended by the consultants in their final report, and to seek additional funding to allow us to carry out those objectives as fully as possible. We believe the heightened visibility and united county-wide front we will have working as a group will make us more likely to be used by small businesses and will encourage other agencies/organizations working with small businesses to work with us. Both of these results should allow us to have a greater positive impact on small businesses and their contribution to the economy of King County.

PROJECT DISSEMINATION

The documents developed by this project have been shared with all project participants. Those participants include Bellevue Community College, Green River Community College, Highline Community College, Lake Washington Vocational Technical Institute, North Seattle Community College, Renton Vocational Technical Institute, Shoreline Community College and Washington State Employment Security Department (Seattle office). Each participant has shared the results of the project with their president and has received feedback about the project and the proposal to continue.

Members of the advisory committee (see appendix G for list) were given two opportunities to review the proposals being developed by the project and will receive a copy of this final report plus a copy of the final report submitted by the consultants. It is the intention of the

Consortium to approach several county agencies for assistance in funding the next phase of the project, and the final report of the consultants plus a separately prepared statement of our objectives for the next two years will be shared with them.

The Consortium has also agreed to print an additional number of copies of the final report of the consultants, so that it could be shared with others who would be interested.

kh5:cvefinal

APPENDIX DIRECTORY

A. RFP for consultants

B. Project timeline and understandings provided by consultants

C. Contract with consultants

D. Business Training needs and causes for failure

E. Survey of Model Programs for Small Business Training

F. Summary of Institutional Survey of Offerings/Services for small businesses (includes copy of questionnaire)

G. List of Advisory Committee Members

H. Consortium Mission Statement

I. Consortium Planning Group Members

KING COUNTY SMALL BUSINESS CONSORTIUM CONSULTANCY

BACKGROUND

Seven King County community colleges and vocational technical institutes have come together with the Employment Security Department to develop a consortium for the purpose of assessing both the reasons for failure among small businesses and the development of a coordinated plan for increasing the success rate.

With the state's increasing emphasis on economic development and statistics showing clearly that small business creates the bulk of the net gain in jobs, the health of small businesses is critical. Each of the entities in the consortium has made inroads in developing resources to increase the success rate of small businesses. But the failure rate is still alarmingly high.

The goal of this project is to improve the success rate of small businesses in King County. We have identified several steps we wish to undertake in the next four months as we examine whether a consortium arrangement would facilitate our goal. These steps include:

(1) Developing a pool of current research and information about small business training needs and about model programs which appear to be improving the success rate of small businesses;

(2) Conducting a survey of current local services, classes and other resources for small businesses, including those offered by the institutions identified herein as well as those offered by agencies such as Chambers of Commerce, state agencies, the SBA, etc.;

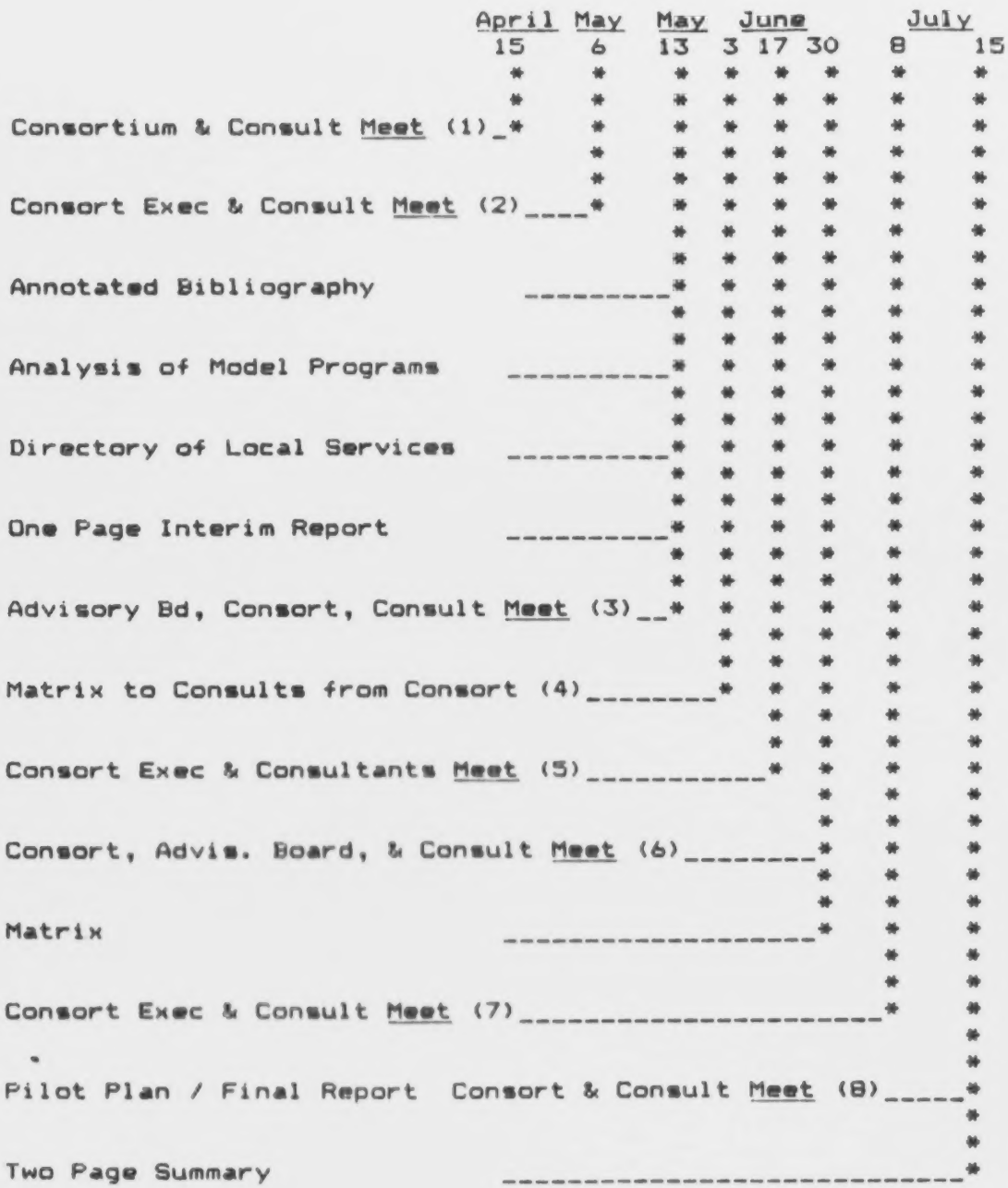
(3) Developing a pilot plan for an effective delivery system of small business training and services including administrative structure, marketing plan and a clearinghouse and information network for small businesses.

Having taken these steps, the consortium should be in a position to determine whether its members can, by working together, do a better job of improving the small business success rate than they can by operating singly. Individual institutions should also be able to identify both the benefits and costs of operating as a consortium and determine whether they wish to continue as part of the group.

To accomplish the above steps, we seek the services of a consultant to work with the Consortium over the next four months (March through June.) Directions, budget and qualifications for that consultancy are outlined on the back of this page.

Participants in this planning stage of the Consortium include Highline Community College, Green River Community College, Renton Vocational Technical Institute, Bellevue Community College, Lake Washington Vocational Technical Institute, North Seattle Community College, Shoreline Community College and Employment Security Department.

PERFORMANCE TIMELINES



1. Meeting - Consortium and Consultants:

   a. Input on Matrix

      Clarify - measures of cost/benefit
      all courses or credit/non
      free/cost
      one time vs on-going

   b. Review by Consortium of Sources and Models

      Additions? Deletions? Suggestions?

2. Meeting - Consortium Exec. Committee and Consultants

   a. Finalize Matrix design and Consort mail

   b. Determine agenda for May 13 meeting

3. Meeting - Advisory Board, Consortium and Consultants

   Report on Annotated Bibliography of Training Needs, Analysis of Model Programs, Directory of Local Resources and Services

   Advisory Board adjourned. Consortium and Consultants continue.

      Preliminary report by Consortium on matrix progress.

4. Matrix will be completed by each Consortium member by June 3. These will be available from Kae Hutchison.

5. Meeting - Consortium Exec. Committee and Consultants

   Set agenda for June 30

6. Meeting - Advisory Board, Consortium and Consultants

   a. Presentation of Alternative Pilot Plans

   b. Analysis and input to desired pilot

   Advisory Board adjourned. Consortium and Consultants continue
      Consultants choose a pilot to develop more thoroughly

7. Meeting - Consortium Executive Committee and Consultants
   a. Get okay--confirmation of pilot
   b. Agenda

8. Meeting - Consortium and Consultants - Final Report

B.2

3/17/86

UNDERSTANDINGS / ASSUMPTIONS REGARDING KING COUNTY
SMALL BUSINESS CONSORTIUM CONSULTANCY

1 Consortium Members will provide:

a. Matrix information to compare offerings of Consortium members

b. All agendas and mailings to Consortium members and Advisory Board members

c. Duplication of materials for meetings

2. Consultants will provide one clean copy of original source materials for Directory of Local Services.

3. Consultants will provide 12 copies of Annotated Bibliography of Needs, Analysis of Model Programs, Directory of Local Services, One page Interim Report, Matrix of Model Program Contents versus Offerings of Consortium, Pilot Plan, and Two Page Summary. The twelve copies include two copies for the Consultants. Copies will be bound in a three-ring notebook provided by and assembled by the Consortium.

4. The Model programs to be examined are specifically geared to training and development of owners or potential owners of small businesses in a generic sense. "Small" is under 50 employees. Training will be the primary component, not just service or consulting, implemented to attempt to influence small business success rates. Other programs will be referenced.

5. The Consortium Executive Committee is composed of Gary Cohn, Ed Cruver, and Kae Hutchison.

6. The contacts at Consortium institutions responsible for filling in the matrix for their institution and providing other information as needed for the Consultants are the Consortium members: Kae Hutchison, Christy Anderson, Betty Colasurdo, Gary Cohn, Shirley Goodrich, Stephany Bruell, Jim Montzheimer, and Ed Cruver.

7. For both the Directory of Local Services and Resources, and the Analysis of Model Programs, the emphasis excludes individual consultants and periodic or sporadic seminars offered by local or national organizations.

8. In defining increasing success rate of small business, the assumption is that the small business owner will

determine what he or she needs. This is a market driven definition. Success is numbers of people taking a course, numbers of times the course is offered, participant feedback indicating satisfaction with the program.

9. Consultants assume the Consortium wants to be able to deliver a comprehensiv training program for any individual starting a small business or wanting to improve his/her existing business. The matrix will compare the components that exist in successful model programs with what the Consortium members are offering.

AGREEMENT

This Agreement between Community College District No. 8, hereinafter called the "District, and the firms C.M. Enterprises/Business Development and Human Resource Entrepreneur, hereinafter called the "Consultants," is a contract for the Consultants' personal services to the District, acting in behalf of the King County Small Business Consortium Planning Group.

Consultants' service period shall commence on April 17, 1986 and will continue until July 15, 1986. Such services can be terminated by either part upon thirty (30) days' written notice to the other party.

As directed by the Coordinating Committee (defined below in 6d) through the Associate Dean of Continuing Education, the Consultants will provide research and analysis support to the District. It is understood that the following conditions will apply:

(1) The District and the Consultant mutually agree to achieve the following:

(a) an annotated bibliography listing and describing the currently available findings on of small business training needs and causes for failure, to be submitted by May 13, 1986.

(b) an analysis of successful model programs which appear to be improving the success rates of small business, to be submitted by May 13, 1986.

(c) a survey and directory of local services, classes and other resources for small business in King County, with special effort made to acquire information on services and classes being provided by all King County Vocational Technical Institutes and Community Colleges, to be submitted by May 13, 1986.

(d) a matrix comparing those elements common to successful models with programs currently being provided by each Consortium agency together with estimated costs and benefits, identifying areas of apparent overlap and gaps, to be submitted by June 30, 1986.

(e) development of a pilot plan for a delivery system for small business training and services by members of the Consortium working in conjunction with appropriate agencies, designed to improve the currently available services and increase the success rate of small businesses, to be submitted by July 15, 1986.

(2) The Consultants agree to provide the District with a one-page interim report and a two page final report in the format required by our CVE funding sources, which detail the achievements of the project from their perspective and recommend future steps.

(3) Total compensation shall be $12,400, divided equally between the two consultants and paid in two equal installments, following completion of the agreed upon tasks up to and including those dates. The first installment of $6,200 ($3100 to each consultant) shall be due on May 15, 1986 and a second installment of $6,200 ($3100 to each consultant) on July 15, 1986.

(4) Invoices for those amounts shall be submitted to the District at least two weeks in advance of the date payment is due. For purposes of tracking major expenditure categories of the project, invoices shall be accompanied by a written breakdown of expenses by the following major categories:

(a) Personnel other than consultants (no. of hours and rate);
(b) Travel (out-of-area travel expenses, plus mileage for local area travel);
(c) Supplies and other miscellaneous expenses;
(d) Consultants' fees.

(5) The fee paid to the Consultants shall be considered full payment due for the following expenses:

(a) twelve copies of all reports noted in the contract above (ten copies to be made available to the Consortium and two copies to be retained by the Consultants);
(b) one clean copy of original source materials obtained for the "library" of small business information recommended for each institution, including Directories of Local Services;
(c) all travel, phone bills, supplies and support services undertaken or incurred by the Consultants on behalf of the Project;
(d) the services of the Consultants for the Project herein outlined.

(6) The District agrees to provide the following support to the Consultants as part of this project:

(a) duplication of any copies required beyond the original ten supplied to the Consortium;
(b) assembly and distribution of reports and provision of 3 ring notebook for the twelve original copies provided by the Consultants;
(c) a contact person at each institution participating in the Project, who will be responsible for (1) conveying information about the Project to that institution, (2) for representing the concerns of that institution to the Consultants and the Consortium and (3) for collecting and providing information requested about the institution, once that data-collection instrument is approved by the Consortium;
(d) a Coordinating Committee of three members or their designees to work with the Consultants as needed between meetings of the Consortium (as of this date these members are Kae Hutchison, from Bellevue Community College, Gary Cohn from Lake Washington Voc Tech and Ed Cruver from Employment Securities.)

(7) The Consultants assume liability and responsibility for any and all personal, local, state or federal government taxes related to this contract.

Elizabeth L. Konarski
C.M. Enterprises/Business Development

Harriet Stephenson
Human Resource Entrepreneur

Kae R. Hutchison
Associate Dean of Continuing Education
Bellevue Community College

Jewell Manspeaker
Dean of Administrative Services
Bellevue Community College

kh3:sbccntrc

C.2

ANNOTATED BIBLIOGRAPHY OF SMALL BUSINESS TRAINING NEEDS AND CAUSES FOR FAILURE

This bibliography is submitted to the King County Small Business Consortium Planning Group by Elizabeth L. Konarski and Harriet Stephenson, May 1986.

Summary

There is a 25 percent chance that a new firm will fail in its first year. The chances that a small business will not survive through two years of operation are 50 percent. Four out of five new products developed and marketed don't make it. (A. James Fix and David Dawton, "You can bet on it" Inc. 2 no. 12, December 1980, 52-54)

Most of the information on the causes of small business failure and how significant a problem it is comes from Dun and Bradstreet information sources.

Dun & Bradstreet records show that over 90 percent of the business failures they report are caused by the owner's lack of business experience and just plain incompetence. (The Dun & Bradstreet Business Failure Record.) In D & B's pamphlet, "The Pitfalls in Managing a Small Business," (New York: Dun & Bradstreet, 1977,) other causes are discussed as contributing to failure. These causes have been gleaned from decades of tracking business discontinuances: The #1 pitfall is lack of experience. The eight others noted are lack of money, the wrong location, inventory mismanagement, too much capital in fixed assets, poor credit granting practices, taking too much out for yourself, unplanned expansion and having the wrong attitudes.

Dun & Bradstreet is the most widely quoted source for causes of business failure. Other studies tend to support the general findings. For example, in a nationwide telephone interview of 1,002 owners and managers of small businesses, randomly selected to be representative of businesses having 10 or fewer employees, with a net worth of $200,000 or less, the question was asked: "What do you think is the primary cause of small business failure in this country?" (Robert A. Peterson, George Kozmetsky, Nancy M. Ridgway . "Perceived Causes of Small Business Failures: a Research Note." American Journal of Small Business , July-September, 1983)

The most frequently cited cause of small business failure was 'lack of management expertise.' Over half of the responses related to poor management practices and included such additional categories of undercapitalization and inadequate cash flow.

Slightly more than 1/3 of the causes given were "uncontrollable" factors such as high interest rates, federal regulations, taxes, recession and economy in general.

The participants were also asked: "What do you think could be done to reduce failure rates among small business?" The most frequently cited suggestion for reducing business failures was "increased management education".

Why do small business owners have problems securing adequate financing? Local bankers will state various percentage of rejection of loan proposals from small businesses. It is not uncommon that the percentage of loan applications rejected is close to eighty percent. The major reason for the rejection is inadequate preparation for the loan application.

Lack of management expertise and undercapitalization or inability to get adequate financing could both be improved by training and education. Is there a lack of resources then in King County which keeps this areas small business failure rates in competition with the national averages?

Such documents as the recently published Annotated King County Small Business Resource Guide (The King County Small Business Consortium Planning Group, May 1986), contain countless references to the existence of many training and service resources in King County and the State of Washington. Though some studies asked for value assessment, it is quite safe to say that basically the quality and value of the existing programs is quite uncertain in any measurements except existence. If failure rates could be reduced by increased management education and this area appears to have an abundance of relevant resources, what continues to keep the failure rates up?

Three studies which shed some light on this issue are one by James Hebert, Battelle, and one by Cathy Wright. Apparently not very many businesses are aware of the services that exist or take advantage of those opportunities. In this general market area there are over 33,000 businesses with 1-5 employees. A good many of these are new businesses. The message is not getting across to the small business community about what there is and what value it is to an existing small business owner. Other explanations might be that what exists is not what is offered in its present form. It might be that the hours courses are offered are not ideal for a particular area (7-9 pm is an increasingly popular time period.) Possibly there is not enough segmenting of the market: the pre start up business person "to be" has needs that are different from the seasoned owner or manager who has likely identified some specific skill deficiencies. It may be that the failure information that D&B puts out does not give a clear picture of the fluid nature of the small business birth

and death or change nature. The failure rate may as a matter of fact be significantly lower than it would have been. Hundreds of thousands of people have decided not to go into business as a result of the training sessions. These are people who would have self selected out of the process before they got in over their heads. It also appears that growth, change, dissolution, recreation are merely integral parts of a healthy business society.

The consultants are not aware of a study of the causes of failure and/or training needs for small business in the King County area for which the research design and methodology would be acclaimed to be sound. There is little if any agreement on what business failure or success is. The methods of measurement are crude and inaccurate. Success of training programs is measured by how many people take the training and whether it is offered again.

It is evident that an abundance of training programs and courses targeted to small business exist. What is not so evident is why the small business person is either unaware of the existence of the programs or is not motivated to take advantage of the opportunities.

FAILURE--WHAT IS IT? HOW MEASURE? INDICATORS? CAUSES?

Finegan, J. The Entrepreneurial Numbers Game." Inc., May 1986, 31-36

Finegan tried to determine just how many small businesses there are in the United States and at what rate people are forming new businesses. First he looked at the number of incorporations which, in 1973, were running at 330,000 a year compared with 600,000 in 1983 to a current rate of 700,000 a year.

The number of incorporations is tracked by Dun & Bradstreet Corp. which sends reporters to all fifty states to count new certificates of incorporation. As a yardstick to determine the rate of new business formation, Finegan rates new incorporations as an inadequate measure. The number could reflect merely the changing legal status of an existing business from possibly a partnership or sole proprietorship to the creation of a shell corporation by an individual with an idea or a tax scheme. Further, the threat of malpractice suits is an increasingly strong impetus for doctors to incorporate...lawyers too, for malpractice litigation protection.

Finegan's search took him to the National Federation of Independent Business, David Birch who estimates that 8-10% of jobs and corporations are lost in corporations each year, Bruce Philips who directs the data base research project for the SBA, The Internal Revenue Service, back to Dun & Bradstreet who keeps track of business starts (they define as one that seeks credit for the first time which probably includes a third of new companies), to the Chief of the Commerce Department's Statistical Indicators Division who relied on the numbers of new telephone hook ups. With de regulation, the figures based on new telephone hook ups are deemed to be in question and will be discontinued.

Somehow, 18 million jobs have been created in the last 10 years. The IRS Statistics of Income Bulletin listed 10.1 million returns from non farm sole proprietorships (the most recent data available), 1.5 million partnerships, 2.9 corporations.

Franklin, Stephen G. and Jack S. Goodwin, "Problems of Small Business and Sources of Assistance: A Survey." Journal of Small Business Management, April 1983, p. 5-12

In the fall of 1980, 10,000 questionnaires were mailed to small businesses from a randomly selected list in the geographical areas of the four participating Chambers of Commerce in Atlanta, Georgia. 70% of the businesses selected were Chamber members. 670 usable questionnaires were returned. 79% of the respondents had sales of less than $3million. Half had been in business less than ten years, half for longer.

Small business ranks external factors as the major cause of its problems--the top eight listed being inflation, taxes, government regulation, costs of paperwork, and quality of labor. Internal factors were management related with many of the highest ranked problems having to do with employees, e.g., quality of labor, motivating employees, personnel training, and fringe benefits. Intermediate rankings include unions, employee turnover, and pricing; low ranking were given to general management, inventory control, and product selection. Cash flow, operating capital and past-due accounts are highly ranked after the external factors.

The top ten sources of information used were characterized as informal sources which are easily accessible sources that the owners routinely interact with: Other business people; accountants; suppliers; trade associations; business managers; customers; attorneys; manufacturing reps; bankers; and distributors. The next ten were distributors; conferences; chambers of commerce; better business bureau; college courses; credit associations, NFIB; college professors; Georgia Dept of Industry and Trade; and the Small Business Association.

The authors concluded that small business owners tend to use and consider most important those sources that are convenient and require minimal aggressive effort to employ.

The authors chastise small business owners for blaming their problems on external factors and remind them that "Dun and Bradstreet insists that the major reasons for small business failure are not the economy and governmental red tape but management incompetence and inexperience."

So...there!

Johnson, Harriet C. "Incorporations set record, but failures rise." USA TODAY , February 21, 1986, Section B

Dun & Bradstreet Corp numbers are quoted as indicating that an estimated 665,000 new companies were incorporated and 57,067 companies shut down in 1985--both increases over 1984.

David Birch "The more dynamic the economy, the more risk-taking--and the more failures." Birch estimates that 1.4 million businesses were formed last year.

Further details from D&B's information:

Incorporations were up 25% between 1980 and 1985

Service and farm-related businesses suffered the biggest increase in failure with service firms recording a 30% increase from 1984.

BUSINESS FAILURES -- CAUSES AND REMEDIES

Landesberg, Zeev. and Ross Edmonds. "Business Failures: Some Disturbing Research." Edited by Jerry S. White. C A CA Magazine, August 1983, 115-117

Authors analyzed 21 primary lines of business (IN CANADA)- national, provincial and municipal between 1980-1983. Business failures were defined as D&B defines: companies involved in court proceedings or voluntary actions that involve loss to creditors. Business failures as defined represents a very small percentage of total discontinuances.

Causes of business failure in Canada, based on a sample of 2,598 businesses provided from D & B credit reports:

> 66% of business failures are directly attributed to management incompetence--the inability to plan, analyze, direct and control the operation of the business.
>
> 10.5% attributed to lack of experience in the line
>
> 9% to lack of managerial experience or unbalanced experience.

Almost 55% of the companies that failed in 1981 had been in business less than six years. Usually from 2-5 years in business are most crucial years for failure. In the first year the businesses have neither "detoured the capital nor depleted outside lines of credit."

Lewis, Bryan E. "Why Small Businesses Fail: Testimony Proposes Solutions." Management Accounting, January 1984, 78-79

Ronald Clute examined Chicago firms seeking SBA assistance. Forty percent had financial difficulties because of accounting problems; 20% had no accountant, 18% had accountants who were "either incompetent or indifferent".

In testimony before the SEC in the summer of 83, E. Lewis Bryan, Assistant Professor and G. Thomas Friedlob, CMA, Associate Professor, School of Accountancy, Clemson University suggested that as evidenced by the SBA's Small Business Goes to College or The Resource Book of Small Business Management Training and Education at Colleges and Universities, colleges and universities are responding adequately. However, since subjects offered may not be required or universally mandatory, the problem exists.

One recommendation is that a minimum of forty hours training in accounting and financial planning should be mandatory for all seeking an outside infusion of capital. Eight hours of lecture with problem reinforcement in each of the following areas:

fundamentals of accounting
internal control
managerial accounting
fundamentals of finance
budgeting and financial planning

Peterson, Robert A., George Kozmetsky, Nancy M. Ridgway. "Perceived Causes of Small Business Failure: A Research Note." American Journal of Small Business, July-Sept 1983, 15-19.

In a nationwide telephone interview of 1,002 owners and managers of small businesses, randomly selected to be representative of businesses having 10 or fewer employees, with a net worth of $200,000 or less, the question was asked: "What do you think is the primary cause of small business failures in this country?"

The most frequently cited cause of small business failure was "lack of management expertise." Over half the responses related to poor management practices and included such additional categories of undercapitalization/overextension, and cash flow.

Slightly more than 1/3 of the causes given were "uncontrollable" factors such as high interest rates, federal regulation, taxes, recession, and economy.

The sample included 2/3s small business owners and 1/3 small business managers. 46% were sole proprietorships; 41% corporations; 15% partnerships. 46% said businesses were primarily product oriented; 37% service oriented; 17% both.

The participants were also asked: "What do you think could be done to reduce the failure rate among small business?"

The most frequently cited suggestions for reducing business failure (20%) was "increased management education". One out of six respondents either didn't know what could be done or believed nothing could be done. However, when the nothing or don't know category was removed, the economic policy related answers accounted for a majority of the suggestions (reduce taxes, make borrowing easier., etc.)

Sommers, Paul and James McIntire, "Assistance to Small Business in Washington," Phase II Report for Small Business Improvement Council. Battelle Human Affairs Research Centers April 25, 1985

The perceptions of over 2100 business persons from every part of the state were obtained regarding an assessment of Washington's small business assistance programs.

"The major conclusion from the survey is that relatively few business people in the state are familiar with the range of services that state offers. Less than 45% of the respondents thought that services were available from the list of state agencies; 61% thought that SBA offered services to small businesses. Less than a quarter of the respondents had any direct experience with any of these agencies, including the SBA. However, 60% or more of those with direct experience found the service to be excellent or adequate." (vii)

"Approximately 50 to 60% of the respondents indicated that they definitely or possibly would be interested in assistance in the following areas:

Record keeping	Accounting
Finding financing	Preparing loan proposals
Marketing	Sales
Market research	Evaluating new products
Employee benefits	Dealing with government requirements
Obtaining licenses and state contracts	General management skills

...All of the areas listed above are covered in one or more ways by the range of programs now offered by the state." (ix)

"State services can be very important to the survival of small businesses with limited growth potential but which cannot afford private seminars and counseling services. Moderate growth potential firms may need assistance initially, but can be referred to private bankers, accountants, attorneys, and business consultants at an early stage."

53% of respondents were sole proprietorships, 8.6% partnerships, 38.3% corporations. Over 64% of the respondents had previous experience in the type of business they are now running. (Learning by doing theme)
Very few respondents had any firm plans for more formal education. There was a significant relationship between no plans to continue education and the age of the business according to the authors.

D_10

Vozikis, George S. "A Strategic Disadvantage Profile of The Stages of Development of Small Business: An Empirical Investigation" Review of Business and Economic Research, Fall 1984, p. 96-110

The purpose of the study was to determine if small business owners perceived different problems in different stages of business growth. The stages were the start-up, early-growth, and later growth stages.

A sample of 542 firms was drawn from the Small Business Development Center, the University of Georgia from May 1977 to June 1979 from businesses which had received in-depth counseling. 117 responded. Indeed, the method of sampling and the self selection within even that specialized sample make generalizations to a larger small business sample at best questionable. The definition of small included up to 250 employees as well.

The findings do corroborate the value of segmenting small business training by stage of business.

The overall frequencies of five most frequently mentioned small business problems for the 117 small firms were as follows:

1. Non-aggressive selling, promotion, and advertising (70 out of 117 respondents=59.8%)
2. Poor recordkeeping and control (59%)
3. Lack of concentration on result areas of products, markets, and technology (40.2%)
4. Lack of operating experience in product buying, pricing and handling finances (45.3%)
5. Inventory mismanagement in terms of type and amount (43.6%)

The authors concluded that small business people could determine the stage of development of their firms from which the could develop a strategic advantage profile which would help the small business manager in anticipating critical problem areas associated with each stage of development even if these problems may not have become yet obvious.

Welsch, Harold. and Earl C. Young. "The Information Source Selection Decision: The Role of Entrepreneurial Personality Characteristics." Journal of Small Business Management , October 1982, pp 49-57.

Welsch and Young asked "What factors help to explain the markedly different information search patterns of ertrepreneurs?"

They assumed that entrepreneurs differed widely with respect to personality variables; however, certain specific variables were specifically investigated: Locus of control -- reflecting at the internal end of the continuum the belief that outcomes are a consequence of one's own behavior, whereas the external control represents a belief that event are independent of one's own behavior and are the results of forces such as fate, powerful others, and luck; Machiavellianism: a personality characteristic effective in the manipulation and persuasion of others; self-esteem: "a dominance-feeling, a kind of sureness, pride, sense of mastery, or feeling of superiority"; risk taking: a willingness to commit to a course of action which may result in rewards or penalties associated with success or failure; plus openness to innovation, rigidity, government regulations attitudes, and economic optimism.

148 owners of small businesses operating in 1981 received an 8 page questionnaire in the mail. 57 were returned.

Internal locus of control was found to be significantly related to four sources of information--professional, written, institutional, and electronic. The more internal the locus of control, the greater the perceived value of utilizing a variety of sources.

Self-esteem was found to be negatively correlated with the use of professional information sources. Persons with high self-esteem may not feel the need to seek out professional sources of advice in order to operated their businesses. In contrast, entrepreneurs with low self-esteem place a high value on professional sources such as bankers, accountants, and lawyers.

The reviewers are hard pressed to conclude much more than that this might be the basis for more research inasmuch as the method of selecting the sample was not clear nor was it clear really who the 57 respondents represented--were the findings generalizable to a population of millions from an isolated sampling of 57? It is probably justified to agree that within the class of "entrepreneurs" there are many different preferences for sources of information as there are differences in personality characteristics of entrepreneurs.

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UNPUBLISHED SOURCES OF INFORMATION/RESOURCES
USED BY SMALL BUSINESS

Gearhart, Reid. Phone Interview 3/28/86; Manager of Economic Analysis/Communication, Dun & Bradstreet Corporation

Mr. Gearhart summarized why businesses fail with the observation: "Success or failure depends on how the small business interacts in response to changing competitive characteristics in its own market place."

Usually most businesses do not fail in their first year, but in the 2nd, third, fourth, or fifth year..."due to a failure to appropriately manage the business"

Hebert Research Study for the Chamber of Commerce, 1985

A 49 question telephone survey to 200 companies with under 100 employees was carried out in Seattle and the East side during early 1985. Sixty percent of the respondents had attended seminars in the last five years. 30 of the respondents had attended courses sponsored by the community colleges or universities, 12% had attended seminars at the Chambers of Commerce.

Programs small businesses would like to see were in descending order of percentage of the respondents rating the program highly:

Trade Fairs	28.2%
Board Advisors	20.7
Info Referral Service	17.0
Big Brother-Mentor Program	16.2
Assistance with govt Contracts	13.2
Discount program	12.3
Business Roundtable	10.7
Legislative Represent	10.3
Networking/Social	10.2

SURVEY TO MINORITY/WOMEN'S BUSINESS ENTERPRISE CONFERENCE AND THE WOMEN'S BUSINESS EXCHANGE BREAKFAST DURING 1985 --original study with Nancy Truit-Pierce, South Seattle Community College

Out of a total of 179 responses, 91 or 51% owned their own businesses.

Listed in order of greatest response are the skills in which the respondents feel they need more training:

Marketing (over 1/2 checking)
Financial management
Strategic Planning
Accessing Venture Capital
Using Government Assistance Programs
Using Computers
Personnel Issues

In the order of greatest response to least response (132 out of 179 indicating the highest priority to a low of 40 for government procurement) are the services they feel would be most valuable:

Opportunity to meet other business people
Central information source for training programs, gov't assistance, financial alternatives, professional serv.
Centralized, fast track training
Individual consulting and technical assistance
Access to up-to-date resource library
Direct access to capital and funding sources
Government procurement

In order of greatest response to least response are the resources to whom respondents go for help when they encounter a business problem:

Other business associates -- 93
Accountant -- 63
Professional Publications -- 61
Other Professional Organizations -- 60
Consultants -- 57
Lawyer -- 54
Private Business Training Courses -- 44
Banker -- 39
Chamber of Commerce -- 30
Community College -- 25
College or University -- 15

Wright, Cathleen, in an unpublished MBA paper at Seattle University, reported on a study she conducted in 1984. Using a randomly selected sample from Contacts Influential, which claims a 95% accuracy rate for its listings, a telephone survey was administered to 209 sample businesses . Ninety nine useable responses were obtained. It is interesting to note that at least 33 of the listed businesses were no longer in business and 54 could not be reached in two tries during 8:30a.m. to 5:30 p.m. The directory was the most recent available published in 1983.

"There are a number of sources of management assistance and information; would you tell me which of the following you have used?" For each, the person was asked to rate the helpfulness of the source on a scale of 1 to five with five being very helpful.

When all firms are considered, the greatest number using each category is listed below within the parentheses. The first number is the number of respondents out of the total of 99 respondents who indicated they used that source of information. The number following each item is the mean score assigned in response to "On a scale from one to five, with one being 'not at all helpful,' and five being 'very helpful', how would you rate..."

1. CPA (81 out of 99) 4.00
2. Other Business People (74/99) 3.26
3. Lawyer (68/99) 3.49
4. Newspapers, Magazines, & Journals (65/99) 2.95
5. Banker (64/99) 2.92
6. Customers (60/99) 3.22
7. Suppliers (59/99) 3.22
8. Trade Associations (50/99) 3.06
9. Personal friends (48/99) 3.09
10. Reference Library (35/99) 3.43
11. Colleges & Universities (28/99) 2.71
12. Chamber of Commerce (20/99) 2.80
13. Engineer (18) 3.65
14. Federal Government Agencies (16/99) 2.27
15. Computer Information Networks (15) 3.17
16. Better Business Bureau (12) 3.18
17. Management Consultant (11) 2.73
18. State Government Agencies (7) 2.71
19. None (6)
20. Local Government Agencies (5) 2.60

When the percentage of business owners using each source of information was broken down by company size (1-5 employees, 6-10, and 11-25, no significant differences were evident. There were more similarities than dissimilarities.
Wright's study continued...
When comparing the working population represented in the

1983, Contacts Influential with the sample, the sample looks quite representative of the actual population:

Number of Employees	Working Population Number	%	Sample Number	%
1-5	26,737	67.9%	69	69.6%
6-10	5,409	13.7	20	20.2
11-25	4,030	10.2	7	7.
26-50	1,826	4.6	2	2.
51-100	796	2.0	0	
101-250	384	1.0	1	1.
251-500	121	0.3	0	
500+	102	0.3	0	

When comparing the percentage of population in each industrial classification in the working population with the percentage in the sample, the percentages are strikingly close.

Classification	Working Population	Sample
Agriculture, Forestry and fishing	1.3%	3.7%
Mining	.1	.9
Contract Construction	5.8	4.7
Manufacturing	7.3	8.4
Transportation and Utilities	3.4	2.8
Wholesale Trade	10.0	11.2
Retail Trade	22.3	25.2
Finance, Insurance, Real Estate	10.7	7.5
Services	39.1	35.5

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One way of improving the probabilities of success is to go the franchise route. Failure rate is lower than in non-franchise population.

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SURVEY OF MODEL PROGRAMS

FOR

SMALL BUSINESS TRAINING

Following is an annotated listing of small business training programs which appear to be improving the success rates of small businesses whose owners/managers have participated. It is material from these program models which will be used in constructing the matrix and in developing a pilot plan for a delivery system for small business training and services for use by the Consortium.The listing is alphabetical.

ALBUQUERQUE TECHNICAL-VOCATIONAL INSTITUTE
Albuquerque, New Mexico
This voc-tech model offers a multi-level approach to training: Wed. evening 3 hr. workshops on special topics; 6-8 hr. Sat. workshops on specialized topics; 14 wk-twice weekly evening series for certification; day courses in credit pre-business program and small business operation. Instructors are required to be experienced business practitioners

AMERICAN WOMEN'S ECONOMIC DEVELOPMENT CORPORATION
New York, New York
This program was the outgrowth of a Federal grant to the Harvard Business School looking in business success for women owned businesses. It includes group sessions on How to Start a Business; 18 wk. training and counseling for start-ups; 18 month management and technical assistance for at least 1 yr. old businesses; Chief Executive Roundtables over 2 years for businesses which gross over 2M; and a counseling hotline.

ANCHORAGE, ALASKA VIDEO PROGRAM
Anchorage, Alaska
This joint venture between the Anchorage SBA and local banks has developed a series of 10 video cassettes . Each is focused on a problem common to small business management, i.e., cash flow analysis. The cassettes are for sale and the programs are appearing on cable tv. No print companion materials are available as yet. The program was initiated in late 1985.

CARTERET TECHNICAL COLLEGE
Moorehead City, North Carolina
This for-credit program was developed around 7 modules which range from 6 to 18 hours each. It relies on classroom instruction and materials from SBA and IRS. Training is focused on small business finance, marketing and management.

CIYAHOGA COMMUNITY COLLEGE
Warrensville Township, Ohio
This full-service associate degree in Small Business Entrepreneurship is located on all 3 school campuses. Full counseling services are available but 2/3 of the instructional material is tied directly to the local business climate. A heavy stress is placed on teaching with multi-media appraoch and 1400 professional transparencies are available to instructors. The program is aggressively marketed to assure high enrollment.

COLORADO MOUNTAIN COLLEGE
Glenwood Springs, Colorado
A Small Business Management Certificate can be obtained by taking 12 quarter credit hours of core courses and 18 quarter credit hours of electives. The same program may be taken for non-credit. This is part of a unique state-wide effort to teach-teachers. The Colorado State Board for Community College and Occupational Ed. has implemented training in entrepreneurship for faculty of the 2-yr. schools. They began developing Information Centers, Clinics in Business Management, short-term seminars in management all to train faculty for business programs.

DAYTONA BEACH COMMUNITY COLLEGE
Daytona Beach, Florida
Co-sponsored by the Daytona Beach Community College and Private Industry Council, this program provides workshops and counseling, research and resource data base and resource library services. Though operated by the Dept. of Business Development, courses are generally not for credit and do not take place on campus. This program was especially successful in a project focused toward training older persons to go into their own businesses.

EDMONDS COMMUNITY COLLEGE
Everett, Washington
Small Business Management is a 2 yr. program targeted to business owners or managers. Participants meet monthly on campus and once per month the instructor/counselor meets each at his/her business. Emphasis is on record keeping, management, financial issues and planning. The Small Business Development Center provides one-on-one counseling and a variety of on-going how-to workshops are provided in co-operation with SBA.

EFFORT TO EXCELLENCE
Seattle Chamber of Commerce, Seattle, Washington
Based partly on the small business training model from Hawaii, the Seattle Chamber undertook this workshop series in fall, 1985 under its Small Business Council. Seminars met Tuesday and Thursday evenings from 7-9:30. for 11 wks. Experts in management, marketing, Finance and Planning presented hand-on workshops while consultants provided one-to-one consulting to each participant. The highly successful series will be repeated in 1986

EL PASO COMMUNITY COLLEGE
El Paso, Texas
This program focused on disadvantaged adults and thus had a major objective to establish linkages between community agencies to prevent duplication of resources and high costs. An EDA grant was used to open a downtown walk-in information service and training program for small business owners for survival skills. Client groups were divided: Business and Industry Centers serviced companies of 100 or more employees with a Small Business Development Center servicing those employing 100 or less.

GENESEE COMMUNITY COLLEGE
Batavia, New York
The Rural Business Institute focused on their heavy farm population. Individualized instruction and consulting were delivered on the business site. All instructors were required to have business experience. Courses were delivered in farm communities and focused on advertising, marketing and cash management.

HENRY FORD COMMUNITY COLLEGE
Dearborn, Michigan
The Center for Direction instituted a highly successful series of "Sunrise Seminars" inside shopping malls to teach management skills. Once a week for 4 wks. these 2 hr. seminars were held for tenants and shopping center personnel together. Faculty served as facilitators rather than simply instructors and courses focused on retail issues. The seminar was so successful that it is now being delivered nationwide.

HOCKING TECHNICAL COLLEGE
Nelsonville, Ohio
Entrepreneurship skills are developed through operating actual businesses. The college owns a motel/restaurant, sawmill and travel agency where students participate in all levels of management. In addition, the student corporation (Beaver Industries) is a private corporation run by students.

LANE COMMUNITY COLLEGE
Eugene, Oregon
The Small Business Management program includes a 3 yr. non-credit program emphasizing business plan development with monthly evening classes and instructor/counselor on-site visits monthly. In addition, an annual computer analysis oversees each business operations. A Business Assistance Center emphasises non-credit programs providing instruction, counseling, data bank and library and acts as a clearinghouse for referral assistance. A Rural and Farm Business Management is also conducted off-site.

LEHIGH COMMUNITY COLLEGE
Lehigh, Pennsylvania
This is a jointly sponsored program between the Lehigh Community College Division of Continuing Education and the Small Business Council of the Allentown/Lehigh County Chamber of Commerce. It is comprised of a 9-course series varying from 3 to 7 wks each, a monthly breakfast series, monthly newsletter and a small business trade show. A certificate is given but no credit.

MERCER COUNTY COMMUNITY COLLEGE
Trenton, New Jersey
A Small Business Management Certificate may be earned by completing 6 core workshops and 3 electives. Each workshop meets 3 hrs. on one evening per week for 5 weeks. Co-sponsored by Rutgers U. the local Small Business Development Center and SBA, workshop topics are rotated and offered several times per year.

MINNESOTA CURRICULUM SERVICE CENTER
White Bear Lake, Minnesota
This 3 yr. program featuring monthly in-class meeting coupled with monthly on-site counseling seems to be the base program from which many of the other national models have derived information and structure. The model is structured in three parts: I. Records; II. Financial Analysis; III. Re-Organization. Content of this model is available on the Control Data Corporation's PLATO software program used in their small business incubators.

MONTGOMERY COLLEGE
Rockville, Maryland
These not-for-credit small business management courses are all taught by instructors with business experience. Most instruction takes place in off-campus sites like shopping centers or revitalizing business districts. Classes vary from 1 full day to 8 evening sessions.

MOUNT HOOD COMMUNITY COLLEGE
Gresham, Oregon
The college cafeteria is the location for this series of monthly 7:00 am seminars. Breakfast along with a speaker on business management topics have made this self-funded program constantly successful. The approach is a "hands-on" problem solving one and promotes businesses networking with each other.

NATIONAL CENTER FOR RESEARCH IN VOCATIONAL EDUCATION
Ohio State University, Columbus, Ohio
In 1935, the instructor's guide for small business exploration, Beyond A Dream was published. This comprenensive and complete curriculum model includes teaching materials, evaluation tools and complete source materials for teaching a complete curriculum in entrepreneurship.

NORTH VIRGINIA COMMUNITY COLLEGE
Video cassette and highly readable companion texts make this series of 28, 30 minute video presentations widely acclaimed. Each cassette presents a business problem through a dramatic scenario and provides questions, summary, review and study questions to move from the screen into problem solving. Currently being used on Cable TV for at-home credit, it is also successful as a base for topical seminars and workshops.

SADDLEBACK COMMUNITY COLLEGE
Mission Viejo, California
FAST (Full-Time Advance Student Training) is a 16 wk course which combines vocational courses with occupational work experience. Each student must produce a business idea, give an industry overview, do a marketing analysis and produce a business plan.
The Start Your Own Business Workshop Series are day-long workshops based upon three specially developed workbooks. In the more than 1000 business owners who have taken the course and opened a business, the college found none had failed.

SEATTLE PACIFIC SCHOOL OF BUSINESS AND ECONOMICS
Seattle, Washington
Along with a credit program in Small Business Management, business consulting and specific workshops and seminars is handled through an adjunct "Seattle Consulting Group ". This group of faculty members who have actual business experience provide not-for-credit training and consulting in organizational development and human resources as well as finance and operation, planning and business management. They facilitate monthly roundtables called The Insider's Groups and publish THE INSIDER, a quarterly newsletter.

SMALL BUSINESS CENTER
Honolulu, Hawaii
This program was begun by the Oahu Chamber of Commerce with a grant from the Hawaii Private Industry Council. In addition to an information and referral service for local small businesses, it provides a clearinghouse of information, data bank on economic profiles of Hawaiian small businesses, provides small business training series and does loan packaging.

STARK TECHNICAL COLLEGE
Canton, Ohio
Originator of the "Thursday College for Small Business Owners", this program provides 6 to 7 mini-courses lasting 6 to 10 weeks each. Courses include Finance, Management, Marketing/Advertising and Computers. Participants are free to choose from the "menue" based upon their need. Each is taught by a "real-world" faculty person who has personal business experience. Operated through the Dept. of Continuing Education, all classes are self sustaining.

UNIVERSITY OF WASHINGTON
Seattle, Washington
Office of Executive Programs: offers series of night courses on specific small business topics,i.e., marketing, cash flow mgmt.
Management Programs: 9 month long program featuring Monday night classes and 5 live-in retreats . Taught by graduate school faculty. Covers quick-direct-application course material for business mgmt.
Experimental College: Assoc. Students provide an extensive selection of evening or Sat. courses directed to start-ups and entrepreneurs.

WOMEN'S ECONOMIC DEVELOPMENT CORPORATION
St. Paul, Minnesota
Not-for-profit corporation established to help women entrepreneurs. Two year program of management and finance courses with specially developed workbook as core. Includes special banking component which develops loan packages and provides direct loans from a seed capitol fund. Technical assistance at all levels and special mentoring component.

OREGON SMALL BUSINESS DEVELOPMENT CENTER NETWORK

***FACT SHEET

***AN OVERVIEW

***ORGANIZATIONAL CHART

***MAP OF LOCATIONS

***TED INFORMATION SHEET

***GOALS & PERFORMANCE CHART

F A C T S H E E T

Oregon Small Business Development Center Network

Co-sponsors: State of Oregon & U.S. Small Business Administration

Lane Community College • 1059 Willamette Street • Eugene, Oregon 97401 • (503) 687-9125

The mission of the Oregon Small Business Development Center Network is providing services and resources to Oregon's small business community. The network links resources of the federal, state, and local governments with community college, private sector, and other educational resources.

All 15 of Oregon's community colleges and several state colleges are Network members. The State Network Office at Lane Community College in Eugene coordinates program development, services, and resources for all network members.

Small businesses are Oregon's lifeline. They represent 95 percent of the state's businesses and employ 85 percent of private industry workers. The success or failure of small business ventures has significant impact on Oregon's economy.

A major statewide objective is economic growth through support for the small business community. To advance this goal, the 1983 Oregon Legislature allocated state funds to establish college-based centers for small business training and assistance.

The U.S. Small Business Administration awarded Lane Community College additional funds to support and expand SBDC services to Oregon small businesses. In March, 1984, the state and federal programs were merged.

Oregon now has the nation's first community college-based network of Small Business Development Centers.

Oregon's Small Business Development Centers exist to strengthen the business side of small businesses. The network offers help in developing management skills vital to a successful business venture. Entrepreneurs now have a major business assistance resource to complement the specialized skills that led them to business ownership.

Each Small Business Development Center offers the following services and resources:

BUSINESS COUNSELING is provided by college staff, Service Corps of Retired Executives (SCORE), Active Corps of Executives (ACE), qualified volunteers, and professional consultants. Counselors can help define and solve business problems by working with clients on a short-term or long-term basis.

BUSINESS TRAINING activities focus on current business issues. Classes, workshops, seminars, and conferences are offered at times convenient for business owners. Training topics include Women and Business, How to Develop Your Business Plan, Selecting a Business for You, and How to Develop Your Marketing Plan.

CURRENT BUSINESS INFORMATION AND RESOURCES at each center include business periodicals, books, newspapers, and reference material. Clients can use video players and business-related tapes, microcomputers, and popular business software like spreadsheets, word processing, mailing lists, and file management programs.

BUSINESS SERVICES include referral information to help clients locate other resources. Each center maintains lists of private consultants and service providers; federal, state, and local offices serving small businesses; and other useful information.

All services are low-cost or no-cost. Business counseling and information services are free. Small fees are charged for some seminars, workshops, and classes.

To obtain services or learn more about Small Business Development Centers, contact the State Network Offices in Eugene or the college in your area. Each college and center director is listed on back page.

OREGON SMALL BUSINESS DEVELOPMENT CENTER NETWORK

In October, 1982, the Oregon State Legislature passed House Bill 3002, the Small Business Assistance Training Act. This enabeling legislation provided the foundation for a unique partnership for delivery of small business education. The philosophy was to promote economic growth through support of the small business community. The method was to forge a solid relationship between economic development forces and small business supporters.

THE PARTNERSHIP

SMALL BUSINESS COMMUNITY
- Survey by North West Regional Laboratory showed 96% of the small businesses supported Small Business Development Center concept and recommended state funding.
- 95% of the businesses in the State of Oregon are small providing an ample market for programs and a lobbying force
- Small businesses provide 85% of private industry workers thus making this a major key in economic development

COMMUNITY COLLEGES
- 62% of the funding is provided by local institutions
- Delivery of counseling, training, referral services and individual resource centers are the core of the programs

OREGON DEPARTMENT OF EDUCATION
- 13% of funding; since 1982 have contributed 1.2 million; FY 1985-87 have funded $522,000 from State Ed. and $770,000 from state lottery with additional $5000 from Sears Foundation and in-kind contributions from local industry
- Provides administrative functions from center at Lane County Community College
- Appoints SBDC Advisory Board

OREGON DEPARTMENT OF ECONOMIC DEVELOPMENT
- Provides services and resources to SBDC's in : International Trade; Small Business finance with loans; reference information on operating small businesses; fourism assistance and informati Federal procurement assistance

NATIONAL FEDERATION OF INDEPENDENT BUSINESSES of OREGON
-Strong lobbying force to pass HB3002
-Serve on SBDC Advisory Board

SMALL BUSINESS ADVOCATES
- Local business organization which has provided strong lobbying support
- Serve on SBDC Advisory Board

UNITED STATES SMALL BUSINESS ADMINISTRATION
- 25% of Funding
- Provide resources and information

LOCAL CHAMBERS OF COMMERCE
- Provide vital marketing for programs as well as political support
- In some cases provide "housing" for in-town local delivery of classes/services

LOCAL ECONOMIC DEVELOPMENT AGENCIES AND COMMISSIONS
- Provide lobbying as well as marketing and referrals

The Oregon system prides itself on "consistency of service throughout the state, but adaptability to individual locations". Some examples of that adaptability include the TED center in Salem (fact sheet herein enclosed); the Central Oregon SBDC which has developed a 5-Seminar Business Basics Series which is offered twice a year and a 6-Seminar Starting A Business Series offered once a year

Some interesting elements which seem to be emerging include:

Return Business:
- Blue Mt. SBDC discovered that 40% of those clients who attended one seminar came back to take more
- Tie -in and support from economic development sector and Chamber of Commerce business sector leading to increased referrals from banks, accountants and attorneys

Moving-Out:
- There are significant efforts to have off-campus delivery;i.e., four SBDC's housed in downtown Chambers, Portland incubator and downtown location
- Emphasis made for SBDC staff to make on-site visits to businesses whether in courses or not i.e., cold-calls into business community

Development of Products:
- Lane Co. CC has developed 6-video-series "Getting The Law To Work To Your Advantage In Your Business"
- Developing series of 5 workbooks YOUR BUSINESS PLAN
- an Innovation Institute has developed to counsel inventors

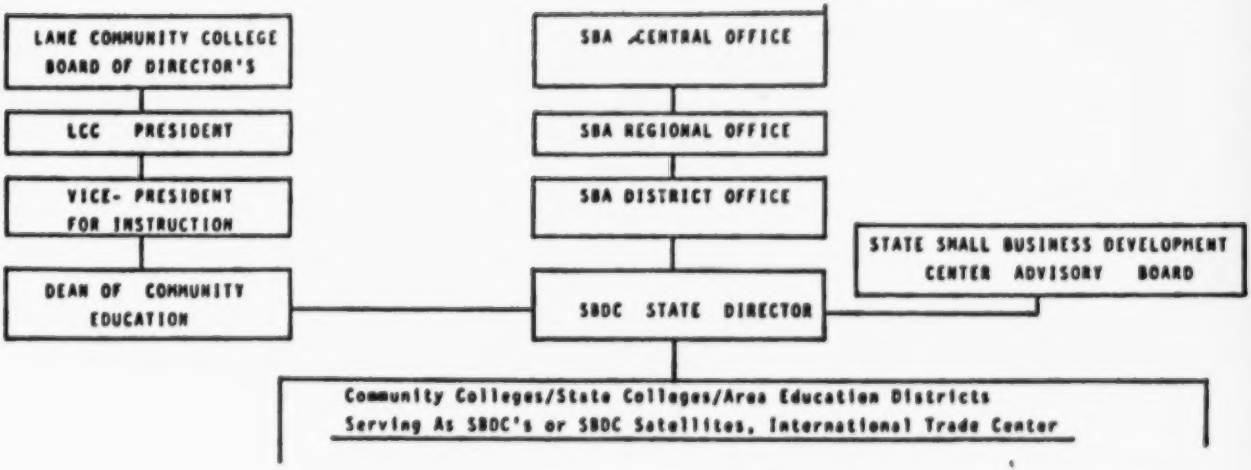
Contracting

- Clackamus SBDC contracted with county to develop computer/ video information to acquaint business owners with the services available in the county
- Clackamus has co-sponsored with the City of Oregon City and Clackamus Town Center Shopping Center a series of courses on small business management in the center
- Linn-Benton CC, SBDC developed workshops on customer relations under contract for the Corvallis Downtown Assoc.
- Lane,Portland and Rogue CC's have developed special data bases of value to local business community

As indicated by the 10 months performance chart following, the Oregon Network has been highly successful in a rather short period of time.

-- Organizational Chart --

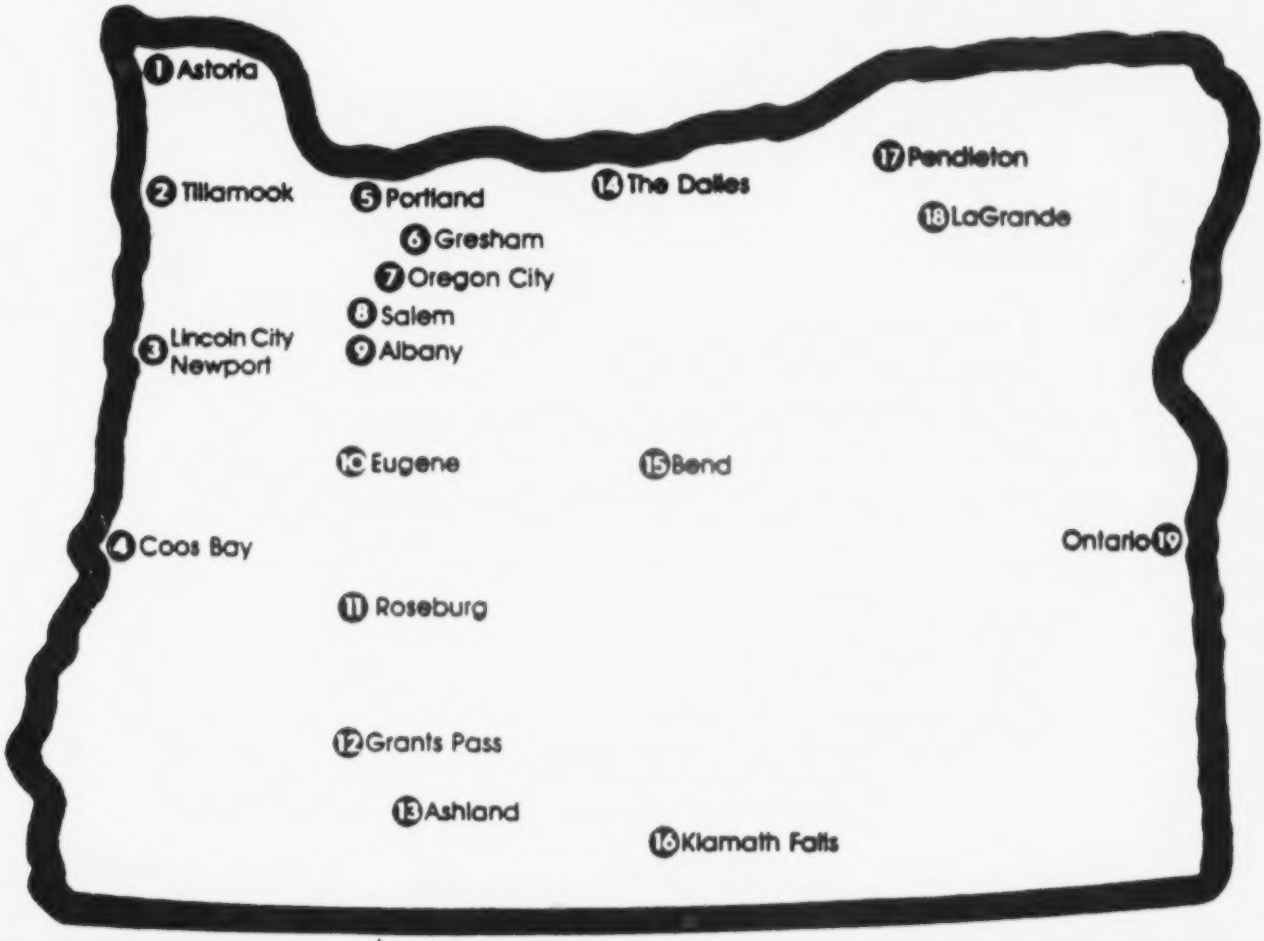
OREGON SMALL BUSINESS DEVELOPMENT CENTER NETWORK



Community Colleges/State Colleges/Area Education Districts
Serving As SBDC's or SBDC Satellites, International Trade Center

- Lane
- Mount Hood
- Portland
- Rogue
- Southwestern
- Linn-Benton
  LBCC Lincoln Cty. Satellite
- Umpqua
- Blue Mountain
- Clackamas
- Treaty Oaks
- Central Oregon
- Chemeketa
- Clatsop
- Tillamook
- Treasure Valley
- Southern Oregon State
- Eastern Oregon State
- Oregon Institute of Technology
- Portland International Trade Cntr.
- Willamette Valley International Trade Outreach

The Oregon Small Business Development Center Network



1. Clatsop Community College
2. Tillamook Bay C.C. Service District
3. Lincoln County SBDC
4. Southwestern Oregon Community College
5. Portland Community College
6. Mt. Hood Community College
7. Clackamas Community College
8. Chemeketa Community College
9. Linn-Benton Community College
10. Lane Community College
11. Umpqua Community College
12. Rogue Community College
13. Southern Oregon State College
14. Treaty Oak C.C. Service District
15. Central Oregon Community College
16. Oregon Institute of Technology
17. Blue Mountain Community College
18. Eastern Oregon State College
19. Treasure Valley Community College

Training and Economic Development Center

Chemeketa Community College
365 Ferry St. S.E.
Salem, Oregon 97301
503/399-5181

Training & Economic Development (TED) Center

The TED Center of Chemeketa Community College was developed to assist local businesses and organizations meet their goals. It is part of a college effort to be directly responsive to the needs of local business. The TED Center is the place to come with your questions about starting a business, solving a business problem, or providing training to employees or managers. Center staff also provide planning and technical assistance to economic development groups in local communities.

The TED Center is located at 365 Ferry St. S.E. in Liberty Square across from the Executive Inn. The TED Center offers programs and services in the following areas:

Business Assistance

Services have been designed to help individuals start a new business or improve the operation of an existing business. Specific services include:

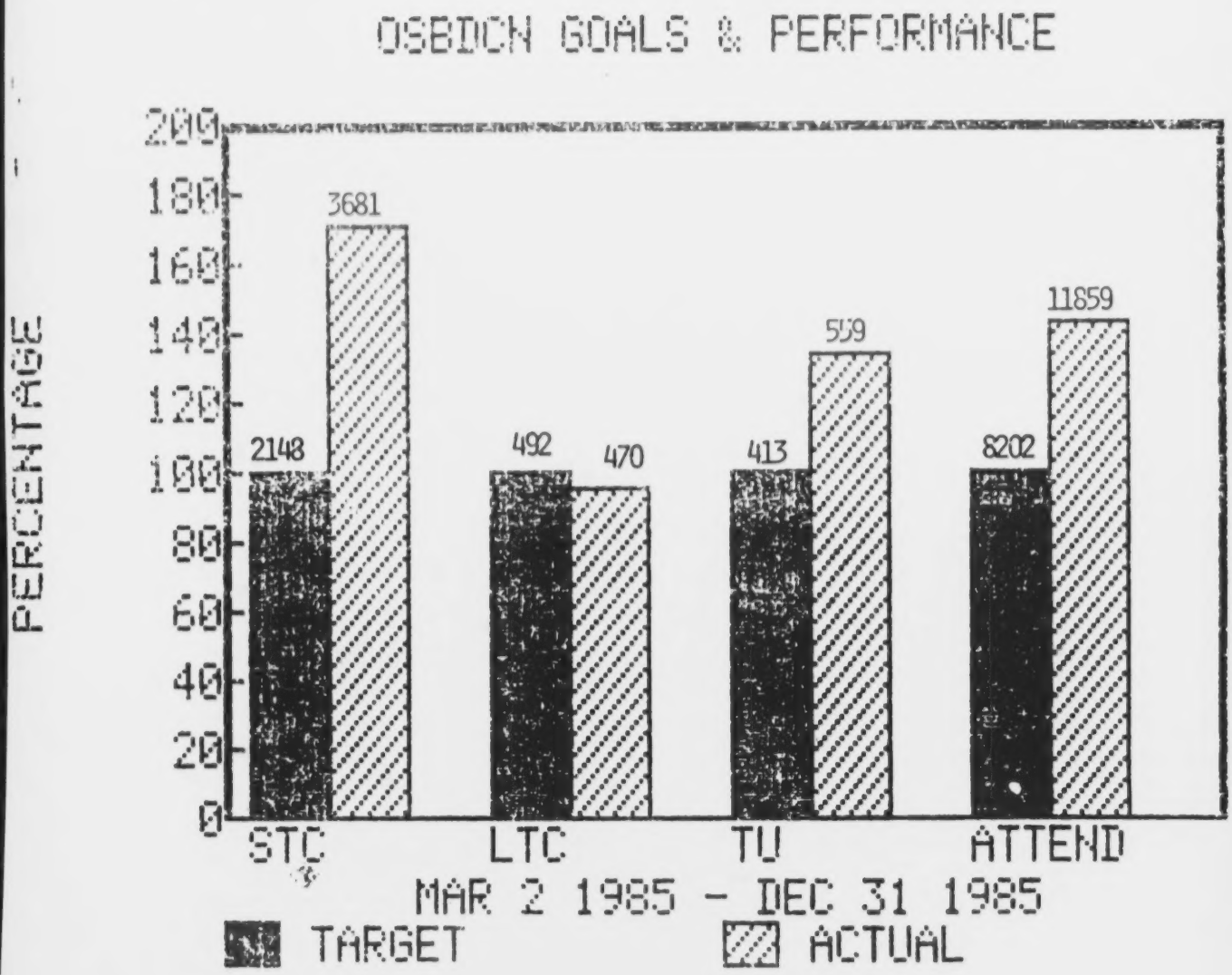
- **Individual business counseling** – You can schedule an appointment to meet with an individual regarding your business questions by calling the Center. Counselors include Center staff, members of SCORE (Service Corps of Retired Executives), college faculty, and consultants. Counselors can help you clarify business issues, develop a business plan, critique an idea, or identify other individuals in the community with whom you should meet. Counseling is not a substitute for the advice of business professionals, but an attempt to make individuals more sophisticated consumers of such services. The main purpose of counseling is to teach individuals important business success skills.
- **Small Business Management Program** – The Center offers a unique program for the owners of small businesses. Local business owners enroll in this program for one, two, or three years. The program's instructor visits the business site and conducts on-site training each month. In addition, business owners explore important business issues through a series of monthly workshops.
- **Specialized publications and information** – The Center has over 50 free publications on various topics concerning small business operation. Topics range from business planning, marketing, insurance, and inventory, to more detailed subjects like patents, overseas marketing, and employee training. The Center also maintains a library of business periodicals and books. It also has several publications specifically for individuals starting a business in Salem.
- **Video and computer resources** – The Center has developed an outstanding video library of short programs on small business management issues. Over thirty different subjects are covered. In addition, there is a computer with a spreadsheet program available for client use. Center staff will teach clients starting a business how to develop a pro forma income statement. Computer projections will enable them to see the potential profitability of their business venture.
- **Short courses and workshops** – The Center routinely offers a variety of short courses and workshops aimed at improving the effectiveness of large and small businesses. Most all important topics are covered sometime during the year. For a complete schedule of these offerings, contact the Center.

Executive and Employee Development

The Center also offers a variety of training programs aimed at developing the skill and capability of managers and employees. Programs are developed for both the private and public sectors. These programs include:

- **Short courses and seminars** – The TED Center offers a wide variety of seminars and short courses for managers, new supervisors, secretaries, and other program operators. In 1985, nearly 2,300 participants from throughout the region took advantage of the Center's 120 seminars and course offerings.
- **In-house and custom training** – The TED Center can tailor-make training to the needs of an individual business or organization. The Center relies heavily upon local and regional experts to conduct this kind of training. Many state and local agencies have used this service. So have many of the area's major private employers such as Siltec, Pragetizer Industries, and Truitt Bros.

The TED Center is committed to aiding businesses and organizations in Marion, Polk, and Yamhill counties. Come visit our Center and learn more about these exciting programs.


OSBIDN GOALS & PERFORMANCE
PERCENTAGE
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MAR 2 1985 - DEC 31 1985
TARGET
ACTUAL

BUSINESS & PROFESSIONAL INSTITUTE

COLLEGE OF DUPAGE

GLEN ELLYN , ILLINOIS

BACKGROUND

- Started 1979 combined Economic Development forces and training resources
- Funded by Il. Dept. of Commerce & Community Affairs; grants;contract fees;tuition; conference fees

DIVISIONS

HEALTH AND HUMAN SERVICES

-Health care professions
-Illinois Youth Center
-Career Guidance Center
-Basic Employee Skills (BEST)

TECHNICAL SKILLS

- Data Processing
- High Technology
- Employee-In-Training (EIT)
- Union apprentice training

ECONOMIC DEVELOPMENT CENTER

- Small Business Assistance Center
- Small Business Development Center/in community
- Business Expansion and retention services
- Economic Development round tables with municipalities

CONFERENCE CENTER

- Professional facility on campus
- Services: find speakers; develop programs; facilitate rooms & meals; publicity; evaluation

SADDLEBACK COMMUNITY COLLEGE - MISSION VIEJO, CALIFORNIA

Saddleback Community College is located in Orange County, California. Orange County is one of the largest population concentrations in the U.S. with high tech, electronics, data processing and its support groups plus service industries growing.

Two of the more popular segments of Saddleback's program include the Entrepreneur F.A.S.T. (Full-time Advance Student Training) course and the Starting your Own Business workshop series.

In 1982, the developers of the program, Professors Lee A. Eckert and J.D. Ryan, were awarded the highest honor in the field of small business education--the Freedoms Foundation Award for Excellence in Private Enterprise Education.

The F.A.S.T. packages is an intensive 16 week course during which the students develop a business idea, an industry overview, a marketing analysis, and a full-blown business plan. There is concurrent enrollment in three courses which are held two evenings a week from 5:30 to 10:00 pm each evening. The courses are: "Introduction to Small Business Management," "Planning the New Enterprise," and "Marketing the New Enterprise."

The courses have been going since 77. The Starting your Own Business workshop offers day-long seminars to small business operators that are geared to helping them solve problems and increase business efficiency. There is a Pre-business seminar, followed by a "How to Start and Improve Your Own Business" with "Business Trends and Opportunities" being the third and "Writing a Marketing Plan for the 80's" is the last course.

Probably 10-12,000 students have taken the Entrepreneurship program.

A new course was added in February, 1986--"Business Plan Information (BPI)" It meets for eight Saturdays at Irvine Valley College. It is designed to help each member according to need including: self-help groups of 10-15 business owners; a final polished business plan; a PERT chart, brainstorming of a business opportunity; creation of an advertisement or brochure for group evaluation; a detailed start-up expense list; designing capital expenditure budget; completion of one or more checklists.

Non-credit courses are run through "Community Services". In a joint venture undertaking with Chapman College (a 4-yr college), the Executive Institute at Chapman is Community

Services' counterpart.

Eckert and Ryan have a separate entity "Owning the Store" which is the name of a column in the Register which is in the process of becoming nationally syndicated. There is income from books and materials.

When Saddleback and Chapman sponsor the course, Lee and Joe get 60% of the revenue. The REGISTER picks up most of the advertising that is done which represents thousands of dollars worth for each session. The rest is split between Chapman and Saddleback with actual costs being about $3-4 a person.

EVER DREAM THE AMERICAN DREAM?

OF REING YOUR OWN BOSS?

OF OWNING YOUR OWN BUSINESS?

Owning The Store
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Laguna Hills, CA 92654-3426

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Owning The Store
P.O. Box 3426
Laguna Hills, CA 92654-3426

Then Explore Fast Track **ENTREPRENEURSHIP** with leaders, **Owning The Store** columnists Joe Ryan and Lee Eckert.

Over 10,000 budding Entrepreneurs have taken these Seminars. Over 2,500 are now operating their own businesses.

Join the Winners!
Plan Before You Plunge!

FAST TRACK SEMINARS

Doorways to Starting Your Own Business - .5 Units

Saturday, April 13, 1985, 8:00-4:30
Holiday Inn, Mission Viejo, California
$2.50
Topics: Getting Started, Trends, Power Marketing, Location, Promotion, Opportunities for Home-Based Businesses.

Success Strategies for Developing A Small Business - .5 Units

Saturday, May 11, 1985, 8:00-4:30
Holiday Inn, Mission Viejo
$2.50
Topics: Planning for Growth, Avoiding Surprises, Financial Projections, Capital Sources, Types of Business Ownership, Franchising, Computers, Team Building.

Developing the Business Plan - 1. Unit

Saturday, May 18, 1985, 8:00-4:30
Saddleback College, Irvine
$5.00
Put it all together - proof that your business will work. Guest speakers include a Venture Capitalist and a Business Plan Expert.

Monday, May 20, 1985, 6:00-10:00 pm
Saddleback College South
$25.00
Should you go into business?
What does it take?
How can you make sure of your survival?
Where are the gaps?
What trends are here to stay?

For information, call (714) 831-4773
or (714) 559-9300 ext. 310

Advanced Enrollment at Saddleback College
Irvine/Mission Viejo
Enrollment door on a space available basis

If you can't attend, read on for information about locking into a **Small Business Information Loop**

For $UCCE$$ in Small Business buy a book called **SMALL BUSINESS: AN ENTREPRENEUR'S PLAN** by Lee Eckert, J.D. Ryan, and Robert J. Ray, published by Harcourt, Brace, Jovanovich

Contains: 68 Action Steps to Develop Your Winning Business Plan, Over 40 Real Life Small Business Profiles, Tools, Tips, Thinkpoints, Street-Smart Strategies.

Or join the monthly readers of **THE MELTING POT, An Entrepreneur's Information Newsletter.**

Sample Contents:

- Survival Checklist
- Writing the Winning Business Plan
- Reprints of OTS Q&A Columns
- Profile of a Successful Small Business Owner
- Investor Search - entrepreneurs seeking assistance
- Venture Search - searching for investments
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- Networks/Leads, Clubs
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Orders must be received by April 15, 1985.

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☐ Small Business: An Entrepreneur's Plan ($23.95 + tax, shipping) - Includes Toolkit ..... $27.00 _____

☐ The Melting Pot, single copy (Includes tax & shipping ..... $ 6.00 _____
the Melting Pot, 6 months (Includes Toolkit - Includes tax & shipping ..... $26.00 _____

☐ The Melting Pot, 1 year (Includes Special Bonus: Small Business Answer Book)
Includes tax & shipping (an $11.95 value) ..... $48.00 _____

Total _____

60

E. 20

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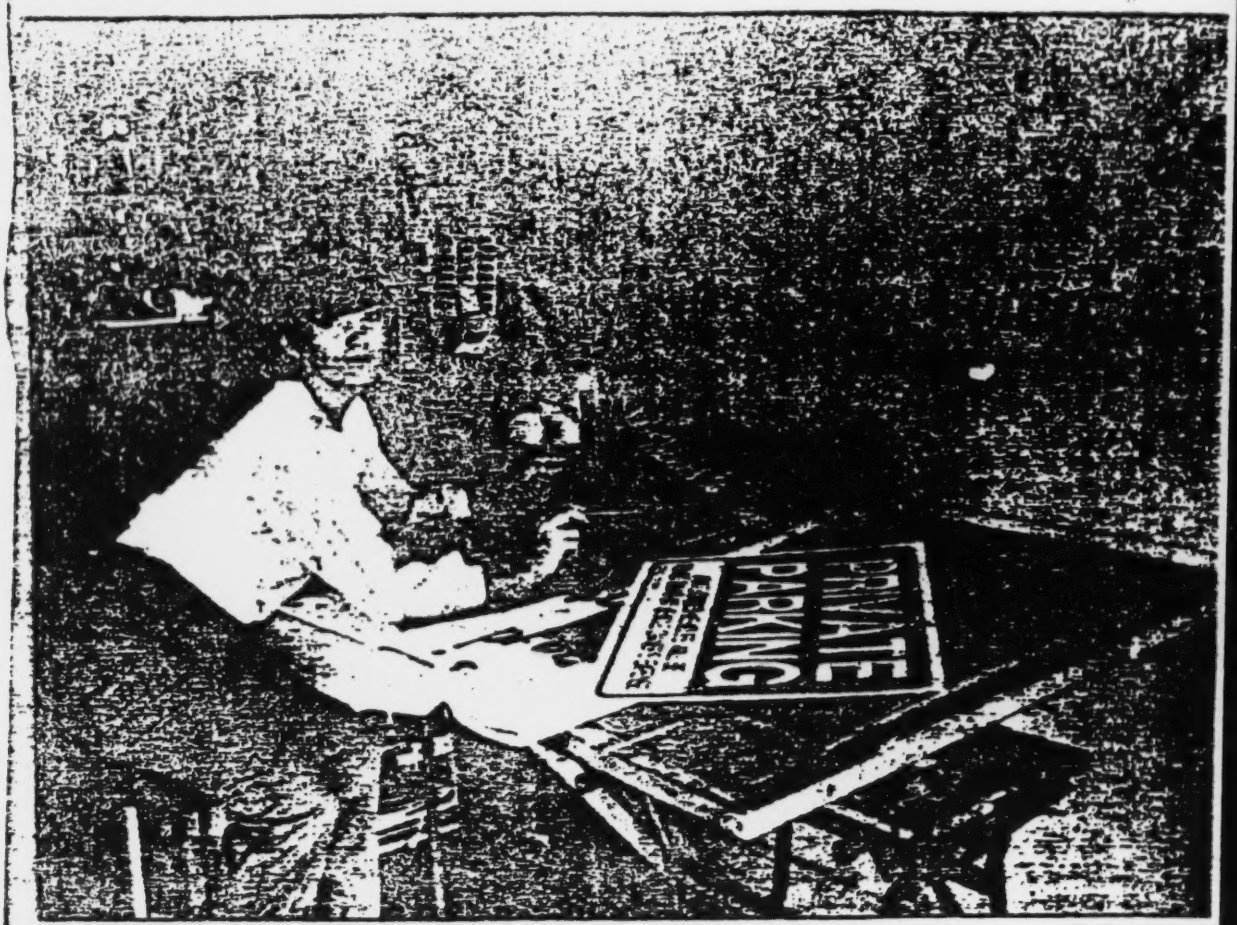

Clay Miller The R

Leslie Albright, owner of I Work out of My Garage Banner and Sign Co. Inc.

Banner business in a world of sign

Entrepreneur works in her own garage

By Lee Eckert, Joe Ryan and Bob Ray
Special to The Register

How do you find your own market niche?

For entrepreneur Leslie Albright, owner-operator of I Work out of My Garage Banner and Sign Co. Inc. of San Juan Capistrano, it was as easy as walking to the shop next door and looking around with new eyes.

Here's the way it happened.

During the most recent recession, Leslie Albright was a real estate broker with an overhead of $6,800 a month. Her location was upscale. She spent a lot of money taking prospects to lunch.

"The real estate market had dried up," Albright, 44, recalls, "so I decided to sell the brokerage firm. When that didn't work, I bought 21 Video games paid the bills, and I sold the video arcade."

While the sale was in escrow, Leslie dropped in on the business next door, a sign and supply company. The owner had a rush order on a sign, due early the next day. Work had piled up, and he needed instant help.

Leslie had taken art courses at the Art Institute in Chicago, so she offered to paint the sign that night, for 50 percent of the fee.

"I brought the sign in next morning, and the owner paid me $400. It felt like easy money, I enjoyed doing it, and the lifestyle held certain obvious attractions. I could work at home, have my own hours. The overhead would be low. Next thing I knew, I was in the banner and sign business."

Albright's first customers came from a trip to the Orange County Swap Meet. She talked to booth owners, showed them her work and

She worked all week, and had signs ready for business the ne Saturday. Her start-up costs we minimal. She used money from first sale to buy supplies.

She works out of her home, l ing, promoting. Her work week less than 40 hours long. And h nual income for the past three has been a steady $45,000.

"I love working out of my ga rage," Albright says. "And I k feeling I wasn't alone. Once I customer base, I tried selling tributorships. So far, I've sold And I get a good feeling when someone else go into business

OTS asked Albright these qu tions:

Q. Could you describe what y mean by distributorships?

**A. For $2,500, I'll set you up the sign business. I provide t equipment and supplies. With training, I include some trade costs — trucks of the trade I'

STORE

FROM C1

picked up owning my own business. As part of the package, you become a member of the I Work Out of My Garage Banner and Sign Network. We help each other — when a member gets too much work, she passes it on to someone else.

Q. What kinds of people want to go into the sign business?

A. Here's a quick profile. Garage sign painters are female, married, with children at home. The age averages 29-35. They love to paint and usually did all the high school posters. They want to work at their own pace, do things their own way. The members of my network are clever and imaginative, with quite a bit of self-confidence.

Q. Can you tell us how long the training takes?

A. About a week, more, if necessary. The training continues for as long as they need it.

Q. How does your income now compare with what you made as a broker?

A. I'm making less, but I'm working less. Because I have a lower overhead, I keep more than I did as a broker. I don't need a $25,000 car or $300 dresses. I don't entertain clients at expensive restaurants. I'm still a broker, but I love this lifestyle. And my customers are large corporations, small-business people and everyone in between.

Q. Who are your main competitors?

A. There's a company in Anaheim called the Sign Mart, which gives me some competition. But my main competition is the small-business owner who buys some heavy cardboard at the art store and paints it with a felt-tip marker.

Q. Looking back at your start-up, what would you do differently if you had the chance?

A. Oh, lots of things. I'm embarrassed by some of early work, and I hope that means I've grown as a sign painter. I didn't charge enough starting out. I think some of my competitors thought I was one of those businesses characterized as fly-by-night. But I've been here three years, and I'm thriving.

Q. What's the most trouble you've ever had with a [illegible]

A. [illegible] to do six 24-foot banners and 200 signs for an auction up in the Bay area. They were selling off 147 units in one weekend. I silk-screened 147 auction cards, and then hand-painted numbers on each one. That project took a solid week, and I worked night and day to finish.

Q. Where do you want the business to be five years from now?

A. My dream is to have I Work Out of My Garage Banner and Sign distributors in every city in California.

The OTS analysis:

Trends — As we move into the age of information, signs will play a major role, especially in retail areas like flea markets and swap meets. At the same time, vendors at swap meets are becoming more professional. Ten years ago, they would have been satisfied painting their own signs. These days, they want a better image, hence professional signs. There has been a dramatic increase in the number of home-based businesses in the recent decade. Home-based businesses need signs to become visible in the marketplace.

People experience — Any person who can survive real estate sales for a period of time is a proven salesperson. Albright relates well to all kinds of customers. Her people skills help her in training new distributors.

Lifestyle choice — She's doing what she wants to be doing. If a deadline presses, she can work nights and still play tennis in the afternoon. It's the ideal situation — having fun and making money.

Marketing — Her largest potential market are those where folks are trying to make their own signs — swapmeets, charity events and firms displaying goods at trade shows. The name of the business is descriptive and attractive. Keep it homey.

Franchise opportunities — Legal help is expensive, and registration is time-consuming. Each state has its own separate and distinct registration process. Despite that, Garage Banner and Sign could be an attractive package for all concerned.

Problems — Albright has solved most of her problems. She came into the sign business with marketplace experience. She's done a complete business plan, and updates her plan regularly. There are two problems remaining: The work is labor intensive; Signs take a certain amount of time to paint. And Albright's potential customers [illegible] also her major competitors.

Solutions — Reaching potent[illegible]stomers (those eager do-it-yourselfers who get creative with the felt-tip marker) is essential. We recommend joining chambers of commerce (plentiful in the south county) and leads clubs. Once people see your work, they will understand the benefits of having you do signs for them.

Along those same lines, you might review your past customers and do a quick profile.

Every three weeks, Owning the Store profiles a small business. If you'd like us to consider your small business for a Register profile, please write for our survey sheet.

Lee Eckert and Joe Ryan, professors of business at Saddleback College in Mission Viejo, will analyze your business. Bob Ray is a writer based in Irvine.

Send all correspondence, including your telephone number, to The Register business editor, Owning the Store, PO Box 11626, Santa Ana 92711.

The Melting Pot

Have you got a service to trade?

Are you saddled with inventory you don't need?

Do you own surplus equipme[illegible]ome eager entrepreneur could use?

Then try trading for a product or service you really do need in Barter City, the newest section of The Melting Pot.

The Melting Pot is Orange County's newsletter for entrepreneurs. You can advertise in it. You can subscribe to it.

The Melting Pot is an information kiosk where you can seek partners, investors, investments, services, opportunities. You can find a network or a leads club. (We list more than 30.)

Twenty dollars lists you or your business for 60 days. For six months, it's only $45. For a year, only $75.

Our introductory special for Barter City only: get 30 words to us by April 22, and your listing is free.

We publish once a month. Send us the information: name of business, type, owner, address, phone, product or service, what you're looking for, what you'd like to trade. Or send for our handy customer information sheet.

A single issue of The Melting Pot costs $6. You can subscribe for a year for $48, and it's $26 for six months.

Please make checks to Owning the Store. [illegible]dress: Business editor, The Register, PO [illegible] Santa Ana 92711.

SUMMARY OF CREDIT AND NON-CREDIT COURSES TARGETED
TO SMALL BUSINESS BY CONSORTIUM MEMBERS
SPRING 1985 - WINTER 1986

CREDIT COURSES

(Page 4 attached)

Shoreline, Central, South, Highline & Bellevue offered a total of 65 classes for credit: 24 Spring 85, 3 Summer 85, 21 Fall 85, 17 Winter 86. Three courses were offered on the weekend, 18 in daytime, and 44 evenings.

1,006 Hours in Spring 86, 155 Summer 85, 896 Fall 85, 787 Winter 86.

Bellevue's 1136 hours were mostly real estate offerings (1103 out of 1136). Shoreline had the second highest number of credit offerings with 850 hours, Highline 440, Central 200, North 110, South 108. Of the total number of hours (2,844) 728 were hours offered in a course titled "Small Business Management"

NOT FOR CREDIT

(Page 1) The number of classes offered, with the average number of participants per class by member, by subject area, and the average number of participants for all members by subject area, and the number of participants for each member by subject area:

This is read across the top "#c"= number of classes offered, P AV #= average number of participants per class offered in that subject area, Tot P = Total number of participants in that subject area for that member institution. It reads therefore, Shoreline offered 8 classes in Finance and Accounting, with an average of 26 attendees per class, and a total of 209 participants in all 8 classes.

The total # of non credit classes offered and actually run was 175 which represented 1,387 contact hours (see pages 2 & 3) to 2,922 participants. (See pages 5-9 for information on each school by subject area beginning with Finance & Accounting on page 5)

40 courses were offered in Spring of 85
24 classes were offered in Summer of 85
64 classes were offered in Fall of 85
46 classes were offered in Wtr 86

22 classes were offered in the daytime
117 were offered in the evening
36 on the weekend

Bellevue offered 58 classes (not counting computer courses)
Highline offered 33
Shoreline offered 25
South offered 18
North and Green River each offered 12
Renton offered 9
Central offered 6
Lake Washington 2

Finance and Accounting area = 62 courses with average # of participants (taking average of all members' averages) of almost 18. The number of participants was 856

General Management accounted for 46 classes with average number per class of 54. This number is highly weighted by one course that attracted 200 participants. The area attracted 1155 participants.

Sales and Marketing, Personnel and Personal Development, Computers and Special Topics are relatively similar.

(See pages 5-9) Courses that were scheduled but canceled are indicated by 0 in #P (number of Participants) column. By subject, there were 17 classes in Accounting and Finance; 32 in General Management; 13 in Sales and Marketing; 11 in Personnel and Personal Development; 6 in Computers and Special Topics.

SMALL BUSINESS CONSORTIUM DEVELOPMENT QUESTIONNAIRE

(1) WHAT DEPARTMENT OR ORGANIZATION ADMINISTERS YOUR COURSES FOR SMALL BUSINESS?

	CONT. ED/NFCredit	BUS.DEPT/Credit
BCC	X	
GRCC	X	
HCC	X	X
LWVT		X
NSCC	X & Credit	
RVTI		X
SCCC	X	X
ShCC		
SSCC		X & NFCredit

(2) HOW ARE SMALL BUSINESS COURSES & SERVICES FUNDED?

	CREDIT	NOT FOR CREDIT
BCC	State FTE	contract training,SBDC,tuition from indiv and/or company
GRCC		self-support, SBDC,tuition
HCC	State FTE	tuition,SBDC,Voc. Ed. funds
LWVT		tuition,State FTE
NSCC	Tuition,contract	tuition,fed. grants,contract for computer and prof. development courses
RVTI		state FTE, contract
SCCC	State & Fed work study, tuition	SBDC,JTPA 8%,SBA for Vietnamese,State and Fed. work study,contract training city of Seattle,self support seminars,NTP salary
ShCC	Tuition,FTE	tuition,SBA,SBDC
SSCC	(same as SCCC)	

(3) WHICH OF THESE ARE INCLUDED IN YOUR SMALL BUSINESS EDUCATION COURSES?

	BCC	GRCC	HCC	LWVT	NSCC	RVTI	SCCC	ShCC	SSCC
-Core or specific courses required								X	
-Certificate for completion of program	X		X				X		
-Multiple instructors, generally practitioners	X	X		X		X	X	X	X
-Multi-media presentations					X	X	C		X
-Workbooks developed for course		X			X		X		X
-Held in community		X				X	X	X	X
-Classes held early AM and/or evenings	X	Xalso	X	X	X	X ANYTIME	X	X	X
-Required product output		Sat.	X	X		X	X		X
-Contract training	X				X	X	X		X
-Co-sponsor workshops & seminars with community organizations		X	X	X	X	X	X	X	X
-Active in Community Org.	X		X		X	X	X		X
-Incubator involvement		X				X	X		

(4) IF YOU HAVE A CORE COURSE, WHICH USUALLY INCLUDES THE FOLLOWING SUBJECTS, NOTE WHICH SUBJECTS ARE INCLUDED IN SUCH A CORE:

	BCC	GRCC	HCC	LWVT	NSCC	RVTI	SCCC	ShCC	SSCC
*Financial reports/ records,including tax			X	X			X	X	X
*Purchasing & control of costs			X					X	
*Inventory control			X					X	
*Marketing/advertising			X				X	X	X
*Personnel/supervision			X					X	
*Computers			X				X	X	X
*Business law and risk management			X				X	X	X

(5) SUPPORT SERVICES PROVIDED FOR SMALL BUSINESSES.

	BCC	GRCC	HCC	LWVT	NSCC	RVTI	SCCC	ShCC	SSC
* One-on-one counseling			X			X	X		X
* Computer data base business information					X			X	
* Resource center			X		X		X		X
*Info. & referral		X	X		X		X		X
* Newsletter			X						
*Roundtables/networks			X			X	X		X
*Mentoring							X		X
*Bus forums/focus groups						X			
*Advisory Boards		X					X		X
*Business After hrs			X						

F.4

(6) METHODS USED TO ADVERTISE AND PROMOTE SMALL BUSINESS CLASSES AND/OR SERVICESL

	BCC	GRCC	HCC	LWVT	NSCC	RVTI	SCCC	ShCC	SSCC
*Word of mouth	X	X	X	X	X	X	X	X	X
*Brochures,flyers, catalogues	X	X	X	X	X	X	X	X	X
*Direct mail	X	X	X	X	X	X	X	X	X
* Magazines	X								
*Television						X			
*Radio		X	X		X	X			
*Newspaper ads			X	X	X	X	X		X
*Faculty involvement in community			X			X.	X		X
*Faculty recruiting			X			X	X		X
*News articles		X	X		X	X	X		X
* Personal contact marketing to organ. companies	X	X	X		X	X	X		X
* Other					NSCC schedule				

(7) METHODS USED TO EVALUATE SMALL BUSINESS CLASSES/SERVICES.

	BCC	GRCC	HCC	LWVT	NSCC	RVTI	SCCC	ShCC	SSCC
* Student/participant reaction questionnaire	X	X	X	X	X	X	X	X	X
* Insturctor eval		X		X		X			
*Annual Dept. eval.	X		X		X	X			
*Other -Monitor all drops Research complaints					X				
-enrollment informal observation		X							

NAME_____

INSTITUTION_____

Please complete the following documents:

1) Your institution's philosophy statement (s) guiding small business training, services,resources
2) Your matrix showing credit courses offered for small businesses from Spring 1985 to Spring 1986
3) Your matrix showing not-for-credit courses offered from Spring 1985 to Spring 1986
4) The questionnaire showing services and program elements

PHILOSOPHY STATEMENT GUIDING SMALL BUSINESS TRAINING:

ıe enclosed packet includes:

1. Matrix forms for credit classes offered from Spring 1985 through Winter 1986
2. Matrix forms for non-credit classes offered from Spring 1985 through Winter 1986
3. Questionnaire for ancillary or support courses, services offered

INSTRUCTIONS: The attached matrixes materials are designed to have you list the titles of each course offered, the number of student contact hours each course was offered, how many participants there were for each course, what fee was charged and whether it was offered in the Daytime, Evening, or Weekends. The courses are those specifically targeted to people who already own their own small business (employees under 50), or to those who want to start their own small business. The courses included are listed in a section designated for small business/entrepreneurship or specifically refer to sb/e in the description. E.g., an introduction to accounting course is counted if it is specifically targeted to a small business owner.

If a course had been offered but cancelled, please indicate "0" ıarticipants. The last section on the matrix asks you to describe ɔur cancellation policy...e.g., "will cancel if less than ten ɔtudents."

In any one quarter if more than one section of a course was offered please use a slash or slashes to indicate that in the appropriate column:

	#Hrs	#Part	Fee	D,E,W (Day, Evening, Weekend)
Accounting 1	30/30	42/18	75/75	D/E

Therefore, Accounting 1 had two sections of 30 student contact hours each with one section having 42 students, one having eighteen. $75 was charged for each course. The course with 42 students met days, the one with 18 students met evenings.

Rather than repeating the course name for each quarter, you might prefer to list all courses offered during the four quarters on the Spring 85 tally sheet. Then, line up the corresponding pages for each ɥuarter and indicate in the lined columns when each course was actually ffered.

Thank you for your cooperation!

THIS IS DUE BACK TO KAE HUTCHISON BY JUNE 3. GOOD LUCK!

E.7

INSTITUTION: _____ Date: _____

QUESTIONNAIRE

Listed on this questionnaire are different aspects of programs, which represent a part or all of the elements the researchers found in model programs nationally. The Consortium members want to know which of these elements are being provided or exist at each of the member institutions.

INSTRUCTIONS: Please mark each item which exists in your institution or which your institution provides for small business. Use the designation of "1" to indicate that it is for the credit offerings, "2" to indicate that it is basically for the non-credit offerings or "3" to indicate that the aspect applies to both the credit and non-credit program. Space is provided for you to describe or clarify your answer such as with the name of a specific institution, the specific type of grant, what kind of certificate for completion, what type of publications, etc.

1 = applies to courses or services for credit

2 = applies to courses or services as part of or supporting the not-for-credit offerings

3 = applies to both credit and not for credit

WHAT DEPARTMENT OR ORGANIZATION ADMINISTERS YOUR COURSES FOR SMALL BUSINESS?

___ Continuing Education
___ Business Department
___ Private for profit or not for profit operates program (please describe agency or organization)
_____
___ Joint Venture (please describe between whom)_____
_____

1 = applies to courses or services related to credit

2 = applies to courses or services related to non-credit

3 = applies to both credit and non-credit

HOW ARE SMALL BUSINESS COURSES & SERVICES FUNDED? INDICATE DIRECT AND INDIRECT (IN-KIND) WAYS OF FINANCING THE SMALL BUSINESS OFFERINGS.

___Contract business research for local business community _____
___Tuition_____ _____
___Private Grants (please list)_____
_____
___State grants (please list)_____
_____
___Local grants (please list)_____
_____
___Federal grants (e.g., PIC and SBDC) please list
_____
_____
___Community Based Organizations (e.g.,Chamber of Commerce co-sponsor) please list organizations
_____
_____
___Contract Training (e.g., shopping centers or single employers) please describe_____
_____
___State (FTE)_____
___Co-op Education (Title 8)_____
___State & Federal Work Study _____
___Other (Please specify)_____
_____

WHICH OF THESE ARE INCLUDED IN YOUR SMALL BUSINESS EDUCATION COURSES?

___Core or specific course(s) required _____
_____
___Certificate for Completion of a program _____
___Multiple instructors, generally practitioners specifically in the required course or courses of the program_____
___Multi-media presentations including use of video, slide projector, etc._____
___Workbooks developed for course_____
___Often held in community rather than on campus (where specifically) _____
_____
___Generally held early AM and/or evenings
_____

(1=credit; 2=non-credit; 3=both)

___Required product output such as a business plan, loan proposal, market analysis_____

___Actual business experience in school owned businesses by participants_____

___Contract training for specific target groups

___Workshops and seminars of special interest usually co-sponsored with community organizations_____

___Active involvement in community business organizations of program directors/coordinators__

___Incubators_____

IF YOU HAVE A CORE COURSE (OR COURSES) WHICH USUALLY INCLUDES THE FOLLOWING SUBJECTS, NOTE WHICH SUBJECTS ARE INCLUDED IN SUCH A CORE:

___financial reports/records, including tax
___purchasing and controlling costs
___inventory control
___marketing and advertising
___personnel and supervision
___computers
___business law and risk management

SUPPORT SERVICES: (Not Courses) Please check if your institution provides any of the following to small business. Also, please provide explanatory information where possible.

___One-to-one counseling often on business site or downtown location_____
___Computer data base of local business information__

___Resource center of business periodicals, references, studies, etc. _____
___Information and referral to other agencies and services_____
___Hotline_____
___Newsletter or other publication_____
___Trade show _____
___Round tables, networking groups_____
___CEO clubs for fast growth businesses over $2 or $3 million gross _____
___Mentoring activities_____
___Business Forums/Focus Groups_____
___Advisory Boards for small business_____
___Loan packaging_____

___Business after hours and/or breakfast seminars_____
_____
___Lead clubs_____
___Other _____

CHECK ALL THE METHODS USED TO ADVERTISE AND PROMOTE YOUR SMALL BUSINESS CLASSES/SERVICES:

___Word of mouth_____
___Brochures, flyers, catalogues_____
___Direct mail_____
___Magazines (e.g., Oregon Business, Seattle Magazine)
_____
___Newsletter_____
___Television _____
___Radio_____
___Newspaper ads _____
___Faculty involvement in Jr. Achievement, minority community, business organizations_____
_____
___Faculty responsibility for recruiting/follow up with potential students_____
___Articles in local publications_____
___Program/Institution highlights local entrepreneurs
_____
___Personal contact marketing to organizations, companies, etc._____
___Other_____

CHECK ALL THE METHODS USED TO EVALUATE YOUR SMALL BUSINESS CLASSES/SERVICES:

___Student/participant reaction questionnaire (please attach a copy when you return your questionnaire)
___Instructor evaluation of program _____
___Annual evaluation by department_____
___Follow-up to track other courses participants are taking_____
___Other (Please Describe) _____
_____

***PLEASE ATTACH A COPY OF ANY EVALUATIVE QUESTIONNAIRE(S) YOU USE TO EVALUATE YOUR SMALL BUSINESS PROGRAMS, COURSES,INSTRUCTORS, OR SERVICES.

DUE TO KAE HUTCHISON JUNE 3. Thank you for your cooperation!

INSTITUTION:_____

FINANCE/ACCOUNTING	SPRING 85 #HRS	#PART	EEE	D.E.W
Record keeping, Tax, Balance Sheet, P & L:				
Financial Analysis, Cash Flow, Budgeting, B/E Analysis:				
Investments, Business Valuation:				
Sources of Financing, Venture Capital, Bank Loan:				
Other:				

GENERAL MANAGEMENT

	SPRING 85 #HRS	#PART	FEE	D.E.W
Business Plan, Planning:				
Growth--Stages of, Planning for:				
Start up, Entrepreneurship, How to Start and Manage:				
In home, Micro/Mini, Cottage:				
Supervision, Delegation, Organization:				
Other:				

SALES/MARKETING/PROMOTION/ MERCHANDISING/DISPLAY	SPRING #HRS	SPRING #PART	85 EEE	85 D.E.W
Advertising, direct mail, media, promotion:				
Merchandising, display:				
Personal selling:				
Pricing:				
Location analysis, Site selection:				
Transportation:				
Segmentation, Marketing Research:				
Other:				

PERSONNEL	SPRING 85 #HRS	#PART	EEE	D.E.W
Benefits/Compensation:				
Hiring, Firing, Evaluation, Selection, Appraisal:				
Employee handbook:				
Employee relations, unions:				
Other:				
PERSONAL DEVELOPMENT Time Management, Stress, Conflict, Motivation:				
Other:				
COMMUNICATION Writing, Speech, Proofing:				

	SPRING 85			
	#HRS	#PART	EEE	D.E.W
COMPUTERS				
Introduction, Micro Applications, How Select:				
Word Processing:				
Spread Sheet:				
Data Base:				
Programming:				
Information Management:				
Other:				
SPECIAL TOPICS				
Legal, Sexual Harassment, Incorp.:				
Insurance/Real Estate:				
Purchasing/Inventory Control:				
Import/Export:				
OTHER OFFERINGS NOT INCLUDED ABOVE/BEFORE				

khmp2:sbdcadvb SMALL BUSINESS CONSORTIUM ADVISORY BOARD

NAME	BUSINESS	LOCATION	CITY/ZIP	PHONE
Pam Thorsen, Exec. Dir	Tukwila/SeaTac Ch/Comm	Parkside Bldg, 5200 Southcenter Blvd, Suite 11	Tukwila 98188	244-3160
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Carl Forssen	Bank of Northshore	10304 Main St	Bothell 98011	485-2265
Gary Smith	Independent Bus. Assoc	920 108th NE Suite 3	Bellevue 98004	453-8621
Bill Jacobs	Small Bus. Dev. Center	180 Nickerson Suite 310	Seattle 98109	464-5450
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Peter Nichols	Economic Dev. Council	1520 One Union Square	Seattle 98101	447-4357
Wally Adams, VP	First Interstate Bank	225 108th NE	Bellevue 98004	462-5502

KING COUNTY SMALL BUSINESS CONSORTIUM

=MISSION=

TO BE THE COUNTY-WIDE RECOGNIZED SOURCE FOR COMPETENT, EFFECTIVE, EFFICIENT TRAINING AND ADVISING ASSISTANCE FOR SMALL BUSINESS.

SMALL BUSINESS CONSORTIUM PLANNING GROUP MEMBERS

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Kae Hutchison 641-2265 (SCAN 334-); Associate Dean of Continuing Education

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jhl:523plngp